

The NATIONAL UNDERWRITER

75 YEARS OF LOYAL SUPPORT
TO THE AMERICAN AGENCY SYSTEM

1871



1946

The National Fire Group

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
MECHANICS and TRADERS INSURANCE COMPANY

FRANKLIN NATIONAL INSURANCE COMPANY OF NEW YORK
TRANSCONTINENTAL INSURANCE COMPANY

UNITED NATIONAL INDEMNITY COMPANY

EXECUTIVE AND ADMINISTRATIVE OFFICE, HARTFORD 15, CONN.

WESTERN DEPARTMENT

175 W. JACKSON BLVD., CHICAGO 4, ILL.

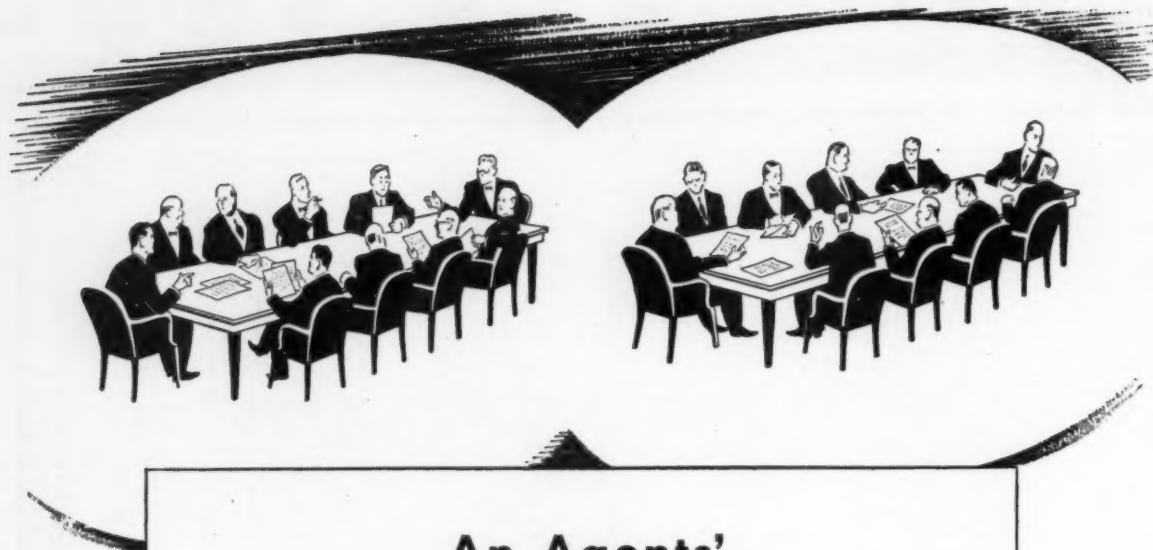


PACIFIC DEPARTMENT

234 BUSH STREET, SAN FRANCISCO 20, CAL.

MEMBER THE ASSOCIATED AVIATION UNDERWRITERS

THURSDAY, JUNE 20, 1946



An Agents' Advisory Committee **18,000 STRONG**

EACH YEAR, North America selects two Agents' Advisory Committees, Fire and Casualty, to confer with its executives and department heads about the problems of production and underwriting.

In a larger sense, every one of the 18,000 agents of the North America Companies is a member of our Advisory Committees, because North America's progress stems from constant contact with members of the American Agency System. It has a deep appreciation of their cooperation in helping us to keep the insurance business alert and responsive to public needs.

John V. Roemer
PRESIDENT



**INSURANCE COMPANY OF
NORTH AMERICA**
COMPANIES, *Philadelphia*

INSURANCE COMPANY OF NORTH AMERICA
THE ALLIANCE INSURANCE COMPANY OF PHILADELPHIA

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA
PHILADELPHIA FIRE AND MARINE INSURANCE COMPANY

NORTH AMERICA... OLDEST NAME IN CAPITAL STOCK INSURANCE

Tentative Plans Anticipate 3,000 at N.A.I.A. Annual

Announce Procedures for Travel, Hotel Reservations at Denver

In anticipation of record attendance of 3,000 at the 50th anniversary convention of the National Association of Insurance Agents in Denver, Sept. 22-26, a tentative program has been announced.

There will be no headquarters hotel. Executive committee meetings and association headquarters will be at the Brown Palace hotel. The National Board of State Directors will hold its sessions at the Cosmopolitan hotel. For this reason the majority of the directors will be registered at the Cosmopolitan. The various convention sessions will be held at the Cosmopolitan and Shirley Savoy hotels and the municipal auditorium.

In addition to a large number of hotel rooms guaranteed for the convention, commitments have been made in Denver for 500 motel or auto court rooms. It is recommended that all motorists to the meeting engage motel accommodations. They are modern, restful and inexpensive and all within 15 minutes driving distance from the city. They are especially ideal for family groups.

Accommodation Requests

All requests for hotel accommodations are being handled by the Denver Hotel Committee, which urges that all members planning to attend write their state association secretaries or to Howard Hutson, 519 17th St., Denver, for advance registration forms.

Following its own recommendations the state directors will meet two days preceding the convention, Sept. 20-21. The executive committee will convene on the 18th and 19th.

Opening Day, Sunday, Sept. 22, will feature a 50th anniversary concert to be presented in Denver's giant outdoor natural theatre in Red Rocks Park. Nationally known artists are being engaged for this performance.

Monday morning, Sept. 23, the territorial conferences will be held. The first general convention session is scheduled for the afternoon. For the evening a program of entertainment is being arranged.

Public Relations Forum

"Public Relations in Action" will feature the morning session of Tuesday, September 24. Fire prevention, accident prevention and education will be subjects of this forum. Adjusting will be topic of a panel discussion at the afternoon session. The committee is working on entertainment for that evening.

Fire, allied lines and fidelity and surety will be featured at two separate forums during Wednesday morning, September 25. The state and local association officers conference will be held in the afternoon. That evening the entire convention will be entertained at a western rodeo.

The closing general session is planned for Thursday morning, September 26. At this meeting the newly elected offi-

5 Months Losses Already Exceed Entire '35 Year

NEW YORK—Fire losses were \$46,094,000 in May, an increase of 35% over May, 1945, the National Board estimates. The May figure was 11% less than that of April, 1946. May losses brought the total for the first five months to \$253,066,000 which is not far from 1937's figure of \$254,959,423 for the entire year and more than the full year of 1935 which was \$235,263,401.

The 1946 five month total exceeds the same period in 1945 by 22%.

| | 1944 | 1945 | 1946 |
|----------|--------------|--------------|--------------|
| Jan. ... | \$38,572,000 | \$44,865,000 | \$49,808,000 |
| Feb. ... | 38,280,000 | 41,457,000 | 51,759,000 |
| March... | 39,084,000 | 40,876,000 | 53,252,000 |
| April .. | 34,746,000 | 37,950,000 | 52,153,000 |
| May ... | 32,815,000 | 34,153,000 | 46,094,000 |
| Total... | 183,497,000 | 199,301,000 | 253,066,000 |

cers will be installed.

Thursday afternoon the golf tournament begins at Cherry Hills Club. Competition will be for permanent possession of the Alfred M. Best golf trophy and a new award.

It is expected that the largest contingent of visiting ladies in history will be present and program is being arranged for them.

Ample Transportation

A special train from Chicago has been made available by the Chicago & North Western and Union Pacific railroads for those attending.

A train will leave Chicago between 12 and 1 p. m., Saturday, Sept. 21, and will arrive in Denver the following morning. All persons going through Chicago by rail are urged to arrange their trips to connect with this special train and to designate it when making their reservations locally.

Those persons west of Chicago on the route of the Union Pacific may also take advantage of the special by designating this train, which will arrive at Omaha about 10 p. m.

New York Central is planning to operate through pullmans, from New York to Denver, connecting with this special and with other lines such as the Burlington. The Burlington may also make extra cars available should the space demand be heavier than normal.

Through Pullmans

Some groups of agents are contemplating the engagement of through pullman cars to Denver. This can be done with 18 or more persons. It is recommended that such cars be routed through Chicago so that they can be attached to the Special. Arrangements can be made for such routing through a local passenger agent.

Additional planes to and from Den-

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Agents, Company Men in West Hold Conference

The central west agency conference of the National Association of Insurance

Agents was held at Chicago Friday. George W. Carter and David Marantette of Detroit Insurance Agency acted as chairman and secretary respectively. All states were represented except Illinois.

Mr. Carter was in his finest mood and his observations on present conditions and his philosophy that he worked out in connection therewith brought him much acclaim.

The delegates present were Richard A. Thompson, Minneapolis; L. C. Hilgemann, Milwaukee; Henry Bush, Madison, Wis.; George Bowers, Enid, Okla.; H. C. Burleson, Cedar Rapids, Ia.; O. D. Prowell, St. Louis; R. W. Walker, Omaha; George Griffin and Kenneth MacLennan, Indiana.

Mr. Carter stated that the central section of the country is presided over by the Western Underwriters Association and Western Insurance Bureau which have maintained all along a very high grade and intelligent stand. The morale of the business has been kept up. The stock companies have shown a particularly liberal attitude in their treatment of the public in modernizing procedure. There are but few complaints.

Rates are based on actual statistics and very frequently have been decreased where the results warranted. Members of the stock companies organizations, he said, deserve great credit for the way they had operated and the manner in which they conducted their work. The stock company agencies, he said, owed much to the organizations. The executives had cooperated all along the line and had responded to many suggestions coming from the field.

Mr. Carter took the ground that the rating operations should be entirely controlled by the stock companies. They should decide policy matters and the mechanics of conducting the business. The delegates agreed with him. Mr. Carter said that these organizations had done more research work than any others. They had been in the front for fire protection work, they had established the Underwriters Laboratories, they are back of the National Fire Protection Association, they had established

(CONTINUED ON PAGE 25)



George W. Carter

Calls D. C. Rate Order Management, Not Judgment

Arguments Are Con- cluded in Fight Against Reduction

WASHINGTON — Lloyd Harrison, D. C. assistant corporation counsel, concluded his argument before Judge Holtzoff of the district court here last week in support of Superintendent Jordan's order for reduction of fire rates. Both sides were allowed until Monday to file briefs.

Judge Holtzoff stated "this is an important case," in announcing that he would not time limit counsel in presenting arguments.

At one stage of Abraham Kaplan's closing argument for the companies against the order, the court asked whether it would be fair to take a company with 1000% expense ratio in fixing that item for companies generally operating here.

Kaplan conceded it would not be fair any more than it would be fair, he said, to take a company at the other extreme with a very low expense ratio. But he insisted the average expense ratio should be taken, and agreed with the court's suggestion such average should be weighted on the basis of the amount of business.

Cites Jordan's Testimony

Kaplan quoted from testimony of Jordan before a congressional committee when the D. C. rating bill was under consideration, as indicating the superintendent's intention to give a full and free hearing, under "probably a legal obligation and certainly a moral obligation."

"There is no doubt about the intent of Congress," Kaplan asserted. "The Constitution provides for a full, fair and open hearing where property rights are involved. Whatever evidence the superintendent had, we did not see until last Saturday."

Referring to the Virginia law, cited by the superintendent, Kaplan said that law authorizes the corporation commission to consider data for all classes of insurance, whereas the District law does not. Nothing in the latter law permits the procedure used by the superintendent, said Kaplan. Certain classes included by Jordan should have been excluded. The question was, Kaplan declared, whether the superintendent should adopt the Virginia method or the rule approved by the state commissioners' convention. There was a difference of \$372,000 in income involved, according to Kaplan.

Capricious and Arbitrary

Judge Holtzoff remarked that a question was whether in including all classes, was the superintendent's action "capricious and arbitrary." But "he has a right to consider all pertinent information bearing upon the right to regulate rates."

"He must find earned income in a particular class before fixing its rate," Kaplan insisted. The companies have control over only 11 or 12% of expenses, he said, and the 5% difference between company and superintendent's figures is

(CONTINUED ON PAGE 11)



INFORMAL GLIMPSES OF PERSONALITIES AT N.A.I.C. MEETING AT PORTLAND: Seth Thompson, Oregon commissioner, and George W. Haerle of C. W. Sexton & Co., Portland, general chairman of the committee on local arrangements; David Forbes, Michigan commissioner, and Horace B. Correll, Michigan deputy. Pictures by H. H. Fuller, deputy U. S. Manager of Zurich.

N.A.I.C. Takes Many Forward Steps at Portland

Important Decisions Are Made in Several Directions

Among the final decisions reached by the National Association of Insurance Commissioners at Portland were:

Adopted the final draft of the fire and casualty rating bills with a stipulation leaving the door open for possible further refinement at the December meeting.

Adopted the report of the blanks committee including Schedule M (legislative expense of fire and casualty companies) but deleting the provision for omitting commissions received from salary schedule G of fraternal. (There is believed to be still some chance of modification of schedule M.)

Adopted a new group life definition and standard provisions.

Adopted revisions to A. & H. policy guide and definition of A. & H. franchise insurance.

Improving Examinations

Approved, on trial basis, formula intended to elevate quality of examiners and conduct of convention examinations.

Authorized naming of examinations subcommittee to prepare for December submission manual for examiners.

Approved modus operandi for conducting examinations of fire and casualty underwriting syndicates.

Provided for naming committee to submit plan for integrated examinations of fire-casualty interstate rating bureaus.

Adopted resolution on securities valuations for 1946 statements.

Authorized naming of committee to ponder uniform classification of accounts legislation for fire-casualty insurers.

Guertin Legislation

Memorialized the 15 states that must enact Guertin legislation in order to provide for uniformity in life insurance operations after Jan. 1, 1948 to do the needful.

Decided to hold midwinter meeting at Commodore Hotel, New York, Dec. 9-11.

Approved new uniform statistical plan classified fire experience.

Agreed to promote enactment of model reciprocity statute designed to curb unauthorized insurance activities.

Approved non-profit medical service statute.

Approved revisions upward in formula governing contingency reserves of hospitalization insurers.

Decided to continue for 1946 statements "war economies" instituted in 1942, which include omission from fire-casualty blanks of schedule L (salary reports).

The discussion and debate leading up to these various decisions were either reported in last week's edition or are contained in this edition.

Central Office Question

One of the capital matters that again was put over was the question of establishing a central headquarters office of the association. However, it seemed to be obvious at Portland that most of the commissioners realized that it is a project that cannot long be put off. Johnson of Minnesota, who is chairman of a special committee on the project, merely reported that it was continuing to receive study and the committee's existence was continued.

The question has pretty much passed (CONTINUED ON PAGE 29)

Librarians Elect Mrs. Andrews

BOSTON—Mrs. Evalyn S. Andrews, Insurance Library of Chicago, was elected chairman of the Insurance Library group at a meeting of 40 librarians. Miss Elizabeth Ferguson, Institute of Life Insurance, New York, was chosen vice-president; Miss Ruth Parks, National Safety Council, was elected secretary; and Miss Helen M. King, Provident Mutual, Philadelphia, editor of insurance book review.

Representing more than a score of companies and insurance organizations, the librarians conducted a number of discussions during the three day meeting, which was one of the principal sections of the Special Libraries Association annual convention here. More than 700 delegates attended the convention.

Numerous luncheons and teas were tendered the delegates forming the insurance section.

U. S. Chamber of Commerce Votes on Declarations of Policy on Insurance

Declarations of policies on insurance which advocate strongly the free enterprise system are being voted upon by members of the U. S. Chamber of Commerce.

Recommendations drafted by the committee on policy include asking that state supervision be as nearly uniform as possible and under a uniform minimum standard.

Other declarations say:

Entrance by government into any phase of insurance business except heretofore issued N.S.L.I. is strongly opposed.

The federal income tax law should be amended to permit companies to carry forward losses for tax purposes over a period of six years instead of two, so as to recognize the fact that such businesses do not have short profit cycles and may be subject to catastrophic losses.

Federal and state governments should encourage private investment in the nation's business and insurance companies should not be required to compete with government in making investments, a practice which lowers interest rates.

Legislation by federal or state governments designed to extend government-operated social security plans to include accident and health and hospitalization are strongly opposed. Such action is considered as direct competition with services and benefits now provided by private initiative. If benefits need be more widely provided insurance may be administered under principles similar to the workmen's compensation laws.

Prohibition and restrictions against operation of U. S. insurance companies in foreign countries should be eliminated. Government undertakings in marine insurance should be discontinued except in times of emergency and then only to the extent that such insurance is not available in the private market.

The chamber also opposes use of funds supplied by the government as a means of transferring to foreign markets marine insurance on American exports which normally would be insured in the U. S., and recommends adoption of a lending policy requiring any marine insurance on American exports purchased by funds loaned by the U. S. be placed in this country unless such insurance is not available here on reasonable terms.

Laws adopted by any state requiring special deposits of cash or securities by insurance or surety companies only for the benefit of the people in that state are inimical to the interest of policyholders and impose a burden impractical for companies to carry, the declaration states.

The chamber also endorses financial responsibility laws, the co-insurance clause of the fire contract, and workmen's compensation laws.

Finch Opening Own Agency in Chicago

Clarence E. Finch, manager of the fire department of the W. W. Vincent & Co. agency of Chicago, has resigned and Thursday will open his own agency in Room 1064 Insurance Exchange building there.



CLARENCE E. FINCH

He has applied to the Chicago Board for a class 1 membership, his designating company being Capital Fire. He also will represent British & Foreign, Homestead and Union Assurance.

Mr. Finch in addition is taking on a number of casualty and surety companies which he will announce soon. His agency will do a general business in all lines.

He has been with Vincent & Co. for 18 years, in production as well as underwriting work. Previously he was for 8½ years with Eagle Star when Fred S. James & Co. of Chicago was manager for that company, and before that he was connected with Commercial Union. Therefore he is a veteran insurance man of 30 years or more experience.

Detroit Loses Reputation as Wind-Free City

The tornado that struck in the River Rouge area at Detroit and crossed the river at Windsor, Ont., according to early reports, caused little property loss on the U. S. side. The principal damage was done in Canada. The storm attracted considerable interest on the part of insurance people because Detroit has been singularly free from tornadoes and high winds and the proportion of windstorm insurance to value in that city is much lower than in other parts of the midwest.

The windstorm rates in Michigan have been a traditional source of grousing on the part of agents in that state who have contended that Michigan is singularly blessed with freedom from destructive winds.

The Detroit tornado may very well result in the sale of much new windstorm and extended coverage insurance in the city.

Fete Agency on 75th Year

A 75th anniversary commemoration of Woodward & Williamson, Inc., Jersey City, N. J., general agency, was held by Liverpool & London & Globe at the company's office in New York City. A. W. Marshall, agency president, was guest of honor at a luncheon. He is a grandson of founder Williamson. A silver tray was presented to him in honor of the occasion.

St. Louis court **Cats Meow** picnic will be held June 26 at the Veterans Club of the Meramec river in St. Louis county, so says George Macke, most wise and powerful meow.

Procedure Set Up for Examining Company Pools

N.A.I.C. at Portland Authorizes Annual Visitation

A plan for conducting convention examinations of underwriting pools and syndicates was adopted by the insurance commissioners association at Portland. The proposal emanated from the examinations committee after receiving a report from a special committee consisting of Charles E. Ryan of the New York department; T. A. McNicholas, New Jersey, and John A. Coppage, Maryland.

The plan provides for negotiating with each of the syndicates for an agreement as to such examinations and payment therefor by the pool.

Designated as the home state of each pool will be the state in which its principal office is located.

The home state is authorized to set the time for the examination and to supervise it and authority is given to file reports.

This procedure does not apply to reinsurance exchanges.

The committee report observed that the pools formerly advised member companies by means of bordereaux, etc., of individual transactions and examiners hence from company files could find sufficient evidence of each company's experience in the pool and it was not necessary to visit the pool itself.

Now Pools Autonomous

Later, however, the pools discontinued reporting to members details of individual transactions. The larger pools today are virtually autonomous, handling their own funds, keeping their own accounts, maintaining their own loss and premium reserves, and allocating premiums for taxes. The accounting information furnished to members is of the minimum. There is transmitted a brief financial statement showing income and disbursements and assets and liabilities. Each member absorbs that abstract in to its own records with little effort to verify the statements.

In many large companies from one-quarter to one-third of the premiums arise from pools.

The examiners have followed a varied procedure. Sometimes in the course of a company examination the pool is visited and to a limited extent the accuracy of its reports to members is established or discredited. The examination at the pool is made only from the standpoint of the individual company under examination. No report is made on the pool as a whole, yet frequently enough work is done to form the basis for a complete report on the syndicate. Frequently the work of one examiner is duplicated by another.

Some Over, Others Underexamined

Where the premiums of the company being examined from a pool are small usually the examiner doesn't visit the pool. Some pools are frequently examined and others not at all. The examiner in charge is not informed of other visitations to the pool that may have been made.

The committee referred to a statement by an unidentified Congressional leader (probably O'Mahoney of Wyoming) that some insurance organizations are subjected to little if any regulation.

The committee declared that there should be a full examination of each pool annually. Many pools are unincorporated.

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Fireworks Galore on Examinations Issue at Portland

Read Declines to Summarize Report and Battles Refought at Full Session

The activities of the examinations committee of the N. A. I. C. touched off fireworks galore at Portland. The report of one stormy session of the examinations committee was told in last week's edition. But the battle had to be refought at the final plenary session of the association.

Read of Oklahoma, when called upon to report as chairman of the committee, stated that there was so much "stuff" in it that he could not undertake to summarize the recommendations and that a full transcript of the committee meetings at Portland would be sent to every commissioner.

Mr. Read had strenuously objected to certain of the proposals, notably the endorsement of a statement submitted by zone 6 intended to improve the quality of examiners and conduct of examinations and the resolution of zone 4 to appoint a sub-committee to prepare a standard guide for the assistance of the states in conducting examinations.

When Mr. Read sought to have the whole matter disposed of by sending a transcript to the commissioners, President McCormack and other leaders were nonplussed. Various commissioners came to the rostrum and there were whispered conferences. The solution was to have the commissioner who was especially well posted on each of the matters that had been approved by the examinations committee, tell the association about them. This required more than an hour.

Work in Relays

Thompson of Oregon gave the substance of the zone 6 recommendation. Forbes of Michigan reported on the zone 4 proposal. Gough of New Jersey told about the recommended procedure for conducting examinations of underwriting syndicates in the fire and casualty field and Dineen of New York told about the appointment of a subcommittee to make recommendations for coordination of examinations of interstate fire and casualty rating bureaus. After the report had thus been presented piecemeal, Mr. Read, referring to the zone 6 proposal, said "you are just endorsing the ten commandments and encumbering the records with excess baggage."

Mr. Dineen declared that although there are certain portions of the zone 6 statement that might be improved, he was voting for the proposition as a move intended to improve the quality of regulation.

At a second meeting of the examinations committee before the final plenary session, approval was given to the proposed formula for examining underwriting pools and syndicates.

Probing Rating Bureaus

Mr. Dineen also brought up at that time the question of examining rating bureaus. He said that last year nine states enacted rating laws that contained provisions for examination of interstate rating bureaus. This presents the problem of a possible multiplicity of examinations, and he suggested that the convention principle of examination be applied to rating bureaus. There was some question whether this matter was the province of the examinations committee.

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W.I.B. Holds Annual Parley

H. A. Clark, vice-president and western manager of Firemen's, was re-elected president and chairman of the board at the annual meeting of the Western Insurance Bureau at Chicago. This meeting was scheduled for the La Salle hotel but due to the fire it was transferred to the Union League Club. C. D. James, Northwestern National, is vice-president. W. S. Whitford, Millers National, treasurer; R. S. Danforth and A. A. Krueger, both of



H. A. CLARK

Millers National, assistant treasurers and F. C. Schad, secretary.

R. R. Mittelbush, Security of Iowa, was elected as a new director taking the place of the late E. E. Soenke. The other directors were re-elected.

Mr. Clark, in his message, reviewed the problems presented by the S.E.U.A. decision and public law 15. He pointed out that many questions of practice and policy are involved. He referred specifically to rules and practices of agents' organizations and field men's groups. An effort should be made to see that the operations are such as not only to eliminate all legal questions, but also to promote public relations and simplification.

Mr. Clark specified certain language that should be eliminated from the constitution and by-laws of the W.I.B. Counsel for the bureau has given the opinion that many provisions are entirely legal and should be retained but that a general revision is desirable.

Gives News on Rate Bills

Mr. Clark was able to report that the rate regulatory bills had been finally approved by the commissioners at Portland.

Mr. Clark recommended that in the revision of the constitution and by-laws consideration be given to providing for an associate membership class. This and other recommendations were approved by the association. The directors will select the time and place of the fall meeting.

J. C. Hiestand, Ohio Farmers, reported as chairman of the uniform forms committee. Mr. Whitford reported as chairman of the membership committee. Upon his recommendation there was elected to membership Philip C. Abney, second vice-president of Concordia Fire; W. F. Kuffel, executive vice-president of Dubuque F.&M., and Mr. Mittelbush.

A memorial was adopted in memory of the late Mr. Soenke.

Mr. Danforth gave the report of the field club committee and outlined the National Board's public relations program. A resolution was adopted strongly endorsing that program.

Cancellation by P. O. Receipt Is Upheld

A decision has been handed down by the U. S. fourth circuit of appeals that tends further to remove doubt as to the effectiveness of undertaking to cancel fire policies by use of the postmaster's receipt procedure. The court confirmed the judgment of the lower court in favor of the insurer in Dias d.b.a. Dias Floral Co. vs. Farm Bureau Mutual Fire of Columbus.

The shop and equipment of Dias Floral Co. at Beckley, W. Va., was destroyed by fire March 28, 1944. A one year policy had been issued from March 1, 1943 and in January, 1944, Farm Bureau Mutual mailed to the assured a renewal policy with a notice that the amount of the premium was \$45.60 less a policy dividend of \$9.12. The renewal policy was sent out but the assured did not pay or tender the premium and on March 8, 1944, Farm Bureau mailed the assured a letter advising that effective on the fifth day after receipt of the letter the policy would be canceled unless premium payments were received within that time.

The policy was canceled March 15.

Evidence Is Presented

The evidence in the main consisted of two sheets of an official form provided by the post office reciting that the Columbus post office had received from Farm Bureau Mutual "the following described non-payment cancellations March 8, 1944." Under this followed a list of names and addresses including that of Dias Floral Co.

On the face of the first page there were pasted properly canceled postage stamps to cover the official charge of one penny for each of the letters. There was also evidence for Farm Bureau Mutual that March 24, 1944, it had mailed the dividend check of \$9.12 to Dias Floral Co.

Dias Floral Co. insisted that the post office sheets were improperly admitted in evidence. That contention, the court declared, is unsound. The papers were a vital part of Farm Bureau's records. They were compiled for the express purpose of showing that cancellation notices had been duly mailed on a particular date to defaulting policyholders and the delivery of the list to and its certification by the postal authorities were for the purpose of establishing proof of the fact of mailing.

Application of Dividend

Also Dias Floral Co. insisted that in any event Farm Bureau was bound to apply the accrued dividend to the payment of the renewal premium which, if done, would have carried the policy over the period of the fire. The appellate court found that the lower court was correct in rejecting that contention. The policy was for the entire year and there was no provision for a grace period or for a smaller payment than a full year's premium nor was there any provision requiring the insurer to apply an accrued dividend pro rata to the purchase of insurance unless at the same time it received payment of the balance of the premium.

It is of no consequence whether the check for the dividend was or was not received by the Dias Floral Co. coincidentally with the cancellation notice. The amount of the dividend belonged to Dias Floral and until they by some act indicated that they had transferred it to the insurer, it remained their property, subject to their demand.

100-Hour Course at Knoxville

KNOXVILLE—A unit of the National association's 100-hour course is being taught here, sponsored by the Insurance Exchange.

Stockholders Vote on Md. Cas. Plan July 11

BALTIMORE—A special meeting of stockholders of Maryland Casualty has been called for July 11 to vote on a plan of recapitalization designed to liquidate advances made to the company by Reconstruction Finance Corp.

Stockholders of record at the close of business June 19, will be entitled to vote, it was stated. Announcement of the meeting was made by Stewart McDonald, chairman and president, following a session Tuesday of the directors.

The refinancing plan, already approved by the directors, calls for the issuance of two classes of preferred stock for a total of about \$24 million. The balance of \$6,900,000 will be provided from other funds of the company.

New License Permit Bond Rates in N. Y.

NEW YORK—General rate revisions for license and permit bonds other than liquor have been put into effect in New York state and have resulted in rate reductions for a number of classes. The new rating basis has also brought about state-wide uniformity in the premiums charged for the same type of bond in different cities.

Quite a few classes were cut to \$7.50 from \$10 though some still remain at \$10 and \$12.50. In general the minimum premium has been reduced to \$5 unless a different minimum is specified. However, if the bond permits a third party to sue the minimum premium is generally \$7.50 as against the usual previous minimum of \$10.

Among the higher premium bonds that for milk dealers has been reduced to \$12.50 from \$15 and that for processors (canners) to \$10 from \$15.

Bonds issued to insure remittance of state and federal gasoline taxes are now on the same basis for all oil companies, whether domiciled in the state or not. Under the old basis the charge was \$30 for New York state companies as against \$10 for those with head offices elsewhere. This was on the ground that since requiring of a bond was at the state authorities' discretion, bonds would be required only on the poorer risks, whereas out-of-state concerns had no choice but to furnish bond. The out-of-state basis is now used for all concerns. The rate starts at \$10 and reduces progressively so that above \$200,000 the charge is \$1 per \$1,000.

The new setup adds a provision for term rates for continuing bonds. The discount is 16 2/3% for three years and 20% for five years.

Royal Oak Group Elects

ROYAL OAK, MICH.—The Southern Oakland County Association of Insurance Agents has elected H. H. Newman president; Roy Bricker, vice-president; and H. O. Burton, secretary, all of Royal Oak.

Lagen Named Special Agent

Dubuque Fire & Marine has sent Robert Lagen to Syracuse, N. Y., as special agent for upper New York state. A veteran of five years in service, he has new headquarters in the S. A. & K. building.

A. M. A. Reelects Carpenter VP

I. M. Carpenter, manager of the insurance department of Ebasco Service, Inc., New York City, has been re-elected vice-president of the American Management Association in charge of the insurance section.

Among directors elected are E. H. Conarroe, Metropolitan, and R. H. Blanchard, Columbia University. J. L. Madden, Metropolitan Life, is treasurer.

Banks Hope for Profit on Volume Under 2.67% Deal

The banks that are offering premium finance accommodations at 2.67% in connection with three year and five year term policies in the fire insurance field apparently believe that they can make a profit at this small margin because of the volume that they hope will be produced thereby. The banks that seem to be most aggressive in handling business on this basis and are operating over a considerable territory are the Pennsylvania Company, Barnett National Bank of Jacksonville, Fla., and Union National Bank of Little Rock.

First Banccredit which is the largest institution in the premium loan field, has not met these terms.

The banks, of course, were prompted to make this move because of the action of North America in deciding to write term policies on the basis of a full annual premium the first year and 78% or 80% of that amount in the succeeding years.

The Barnett bank is particularly aggressive. As soon as the Florida department gave its approval to the North America plan, the Barnett bank made its announcement and circularized agents extensively in a number of southern states.

The banks feel that the accommodations they are offering will obviate the necessity of insurance companies themselves going into the installment business. The banks emphasize that under their plan additional detail imposed upon the agents in collecting installments is eliminated and the agents collect their full commission at the outset. Also they point out that agents under such a plan can finance any number of policies of various companies under one contract—all at the same rate of interest charged by North America.

A number of other banks throughout the country are providing 2.67% accommodations but for the most part they are operating locally.

The Barnett bank and Union National bank are not treading on each others' toes, the former concentrating in the southeastern territory while Union National bank is operating in the southwest and middlewest.

Chicago C.P.C.U. Plans Discussed at Meeting

The board of the C. P. C. U., Chicago chapter, held the June meeting and discussed establishment of a definite program to assist the American Institute in aiding those preparing to qualify for the designation in areas where courses at regular educational institutions are not available; details of the transfer of educational courses to Rutgers University in Newark, N. J. and to the Illinois Institute of Technology in Chicago thus adding to the list of colleges and universities now giving C. P. C. U. preparatory work on a credit basis; and long range plans for introduction of insurance seminars as an adjunct to annual meetings.

The 1946 annual meeting was scheduled at the LaSalle hotel in Chicago but since a change in plans was necessary, it was decided to defer consideration of a seminar until 1947.

The Chicago chapter is arranging the details of the 1946 annual meeting, including the public luncheon, which has become a Chicago all-industry event, and will announce revised plans at a later date.

Dr. Harry J. Loman, dean of the American Institute and ex-officio member of the board of the society was present, along with A. J. Wohlschlag, Newark, president; Robert F. Sommer, Detroit, vice-president; F. Harman Chegwidden, Camden, secretary-treasurer; Robert M. Babbitt Jr., Chicago, past president; William C. Smith Jr., Wilmington, and Manuel H. Donchin, Chicago, directors.



CHIEFTAINS AT PAMUNKEY CEREMONIAL DURING THE N.A.I.C. CONVENTION AT PORTLAND:

A. N. Butler, vice-president of Corroon & Reynolds, and E. C. Stone, U. S. manager Employer's Liability.

R. C. Greer, R. R. Specialist, Retired

Robert C. Greer, manager of the railway insurance department of Marsh & McLennan at Chicago, has reached the age of retirement and is leaving active business. He is spending a vacation in Maine. Mr. Greer is one of the outstandingly successful railway underwriters of the country. He had a long and successful career in this particular field. Marsh & McLennan have a special railroad department only in Chicago. They have none such in their other offices. Following Mr. Greer's retirement, it was decided to abolish the department as a special one and put the railroad business in charge of William Otter, senior vice-president, who will handle it in connection with other large accounts under his supervision.

Combination of Three Agencies

The railroad department of Marsh & McLennan is the result of the combination of three agencies many years ago, in fact in 1904. Mr. McLennan had been located at Duluth with the Manley-McLennan Agency, of which he was head. He went to Chicago, having acquired some railroad business. Mr. Greer was state agent of National Fire in Minnesota and came in contact with Mr. McLennan. When Mr. McLennan moved to Chicago, he needed someone to look after his railroad accounts and asked Mr. Greer to join him, which he did. D. W. Burrows & Co. also was getting into the railroad business, as well as H. W. Marsh of Marsh, Ullman & Co. It was the railroad business, therefore, that brought Mr. McLennan, the Burrows agency and the Marsh agency together. The combination made the new agency Marsh & McLennan the largest in premium income of any local agency in the country. Mr. Greer, having been installed in Mr. McLennan's office and the others having no special railroad knowledge, it was agreed that he should take charge of the combined department. He is a man of excellent repute, very conscientious, and the soul of integrity.

In Business Since 1891

Mr. Greer was born in 1871 in Ravenswood, which at that time was not in Chicago. He entered the insurance business Jan. 1, 1891, as a clerk in the local agency of Fred S. James & Co. in Chicago. In 1898 he joined the western department of National Fire. Mr. James was western manager and George W. Blossom, assistant manager. He served as a special agent in Minnesota and Wisconsin, starting in 1905. Then he became associated with Burrows,

Hits Lloyds Group Deal with Flyers

Agents are being advised by John S. Rowland, Racine, Wis., chairman of the N.A.I.A. aviation committee, to prepare to meet competition on a group policy with Lloyds effected by the Aircraft Owners & Pilots Association.

A.O.P.A. comprises much of the private aviation insurance market in this country. A master policy has been issued to A.O.P.A. and its members "as their interests may appear," through Lloyds' representative in Montreal. Any member may participate "in the broader insurance coverage and lower rates offered to them exclusively," the announcement states.

The coverages available are personal accident, hull and the third party lines.

The A.O.P.A. states that "it is deducting from members' payments an amount equal to 5% of the net premiums to defray administrative expenses and to operate a safety program for its membership which it is hoped, will permit further rate reductions."

Mr. Rowland contends that similar coverage at practically the same rates may be obtained through any alert agent in the American market. He questions whether the 5% of the net premiums to defray administrative expenses and operate a safety program, as announced by the A.O.P.A., is not a form of commission.

Mr. Rowland, who is an A.O.P.A. member, criticizes that organization for its move, saying the plan deprives the flyer of agency service, projects the various problems involved in dealing with a non-admitted insurer, and puts A.O.P.A. in the insurance business.

The A.O.P.A. will undoubtedly be held to strict account by any member who might have a policy or rate with which he is dissatisfied or cannot get a loss paid which he thinks is a justifiable one, Mr. Rowland states.

Mr. Rowland urges agents that are A.O.P.A. members to protest the plan to headquarters and consult their insurance departments for any conflict in the plan with insurance laws or regulations.

A. J. Lamie, superintendent of the engineering department of Pacific Indemnity, died at Denver while on a vacation trip.

Marsh & McLennan, now Marsh & McLennan. Since 1922 he has been vice-president of the firm, handling railway accounts.

Agencies handling railway business now look mainly to the two railway syndicates, Railway Underwriters of Chicago and the Railroad Insurance Association of New York City.

New Official Lineup of Commissioners Body

President—Robert E. Dineen, New York
Vice-president—Seth B. Thompson, Oregon.

Chairman executive committee—J. Edward Larson, Florida.

Secretary—Jess G. Read, Oklahoma.
Members of executive committee at large—W. P. Hodges, North Carolina; Maynard Garrison, California; Nellis Parkinson, Illinois.

Members of executive committee elected by zones—Zone 1, W. Ellery Allyn, Connecticut; 2, Gregg L. Neel, Pennsylvania; 3, Wade O. Martin, Louisiana; 4, David Forbes, Michigan; 5, Luke J. Kavanaugh, Colorado; 6, Oscar W. Carlson, Utah.

Zone chairmen—Zone 1, Allyn; 2, George Bowles, Virginia; 3, Owen Jackson, Missouri; 4, Forbes; 5, G. B. Butler, Texas; 6, Thompson.

La.-Miss. General Agents Form Unit

Members of the American Association of Insurance General Agents domiciled in Louisiana and Mississippi have organized a regional association for the two states with Henry A. Steckler, New Orleans, as president. The new group



HENRY A. STECKLER

has been named the Louisiana-Mississippi Association of Managing General Agents. Other officers are: Hoyt I. Holland, Holland & Gates, Jackson, Miss., vice-president, and Jules E. Simoneaux, New Orleans, secretary.

All eligible members in Louisiana and Mississippi have applied for membership and eligible general agents in other states who operate in these two states have been invited to join.

In addition to endorsing the American agency system, the new group pledged itself to the principle that compensation for services rendered by general agencies is a supervision and management expense.

Tenn. Exchange Elects Officers

JOHNSON CITY, TENN. — Allen Wofford, Wofford Bros., has been elected president of the Insurance Exchange succeeding George T. Speed, Speed-Summers agency. Other officers are: Elma McAfee, vice-president, and R. L. Waddell, Toncray & Waddell, secretary-treasurer.

Buyers Parley at Chicago Dec. 5-6

The insurance conference of the American Management Association has been scheduled for the Drake hotel, Chicago Dec. 5-6.

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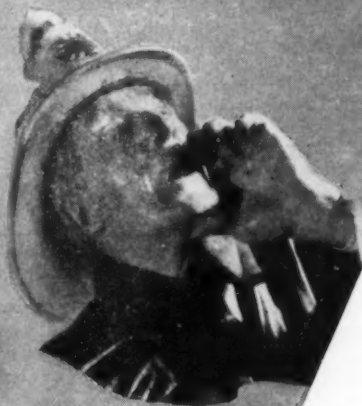
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**Calling All Agents!
To Help Save
Lives, Homes, Jobs!**



Where **do we go from here?**

Where can you get another home . . .
additional furniture, a refrigerator, vacuum
cleaner, or more clothes today?

Yes, even though you have enough fire
insurance to cover your financial loss, how
are you going to buy the things destroyed
. . . at any price in these times?

Throughout the nation, irreplaceable
property is being burned up at the rate of
50 million dollars every month! Think of
that—over half a billion dollars a year—
while our returning veterans search fran-
tically for shelter! Think of how this waste
retards the day when they can find decent
places to live! Think of the jobs lost every
time a business structure burns!

The America Fore agent can help your
community develop an effective fire pre-
vention program that will reduce this
appalling fire destruction, waste and loss!

Old, war-worn equipment and wiring
account for some of these costly fires but
CARELESSNESS is by far the most fre-
quent cause of this destruction. More pre-
ventive care means fewer fires!

Fire Prevention is vitally important to
every citizen who hopes to see our nation
recover quickly from the aftermath of war.
Important to every responsible person who
realizes that FIRE means *lost Homes, lost
Jobs and lost Lives!*

**THE CONTINENTAL
FIDELITY-PHENIX
NIAGARA
AMERICAN EAGLE**
(FIRE INSURANCE COMPANIES)
**FIDELITY & CASUALTY
COMPANY OF NEW YORK**
Bernard M. Colver
President
Frank A. Christensen
Vice Pres.
**America Fore
INSURANCE GROUP**

During June, America Fore national advertising carries a message—not only
to the American public but to insurance agents as well! You can do no
better public relations job for yourself and your industry than to assume
leadership in a Fire Prevention Program to stop waste of life and property
in your community. The National Association of Insurance Agents has
issued a manual on Fire Prevention which contains full information on how
you can initiate and carry on a Fire Prevention Program. Get a copy of this
manual and do your share in reducing the appalling fire loss in our country.

U. & O. Line Is One Lightly Sold Today

"Less than 35% of the business interruption insurance field has been touched," declared R. E. Farrer, New York educational director, National Association of Insurance Agents, while speaking to the insurance institute conducted recently by the Michigan Association of Insurance Agents at Clear Lake, Mich.

Insurance men have found it difficult to sell because insurance, an abstract item, is offered to insure profits, another abstract value, he asserted. The best way to overcome the sales resistance is to show the client who insures his property against fire damage that he is in business only to make a profit and he should insure this value as well as the plant which is operated for the sole purpose of making money, stated Mr. Farrer.

The principal lack of confidence evidenced by the producer is due to his

shying away from any accounting "check." He fears his client will say: "Huh, you want to know my profits!" Mr. Farrer explained this could be overcome by indirect questioning of a casual, conversational nature. For example, to sell the gross earnings form one needs only to inquire about the amount of goods sold the previous year and the cost of the goods. The difference, said Mr. Farrer, is the amount to be considered for insurance.

Business interruption forms cannot be sold by mail, he declared. It has to

be personally serviced and requires the agent's regular contact. New men, said Mr. Farrer, ought to concentrate on selling one type of form until they are well acquainted with it. "Practice selling it to a good friend—tell him you want to practice—and develop your own sales talk; we can't tell you what to say—but try selling it, and give your friend quotations."

Make Quarterly Check

"New businesses do not present much of a problem," said Mr. Farrer. Actually it enables regular contact. The agent and client should try to estimate as closely as possible what the profits will be—then adjust them every three months, he asserted. This procedure could be followed on established risks today due to the uncertain value of so many products, Mr. Farrer maintained.

Hodder Named Neb. Director

LINCOLN—Resignation of Stanley Matzke as Nebraska insurance director was announced Monday by Gov. Griswold. Don Hodder, assistant to Mr. Matzke, will take over the duties of director, effective July 1.

Mr. Matzke will join the editorial staff of the Lincoln "Journal" newspapers in the capacity of farm editor.

He held the \$5,000 job of insurance director 13 months after appointment to fill the vacancy created by the resignation of C. C. Fraizer.

Mr. Hodder has been associated with the department the past eight years. He first served as examiner, later as actuary, and has been assistant director three years.

Mr. Hodder attended the N.A.I.C. meeting at Portland, Mr. Matzke did not.



S. A. Matzke

Inland Underwriters of Canada Reelect Staff

TORONTO—Norman G. Bethune, Home, has been reelected chairman of the Canadian Inland Underwriters Conference. His reappointment will enable him to continue the work he started a year ago to reestablish the P. P. F. business in Ontario and Quebec on a sounder footing. Vice-chairman is H. W. Bell, Royal. W. S. McLean is secretary-treasurer and counsel.

District Meeting at Cincinnati

CINCINNATI—A meeting of the third district of the Ohio Association of Insurance Agents will be held June 25 here. Reports will be given by Leeds Bronson, Hamilton, president of the state association, and E. J. Schmidt, Hamilton, trustee.

P. R. Ginger, general counsel, will speak on "Legislative Trends Affecting the Insurance Business." There will be nominations for the third district trustee.

Linnell, Inc., Takes Over

MINNEAPOLIS—Thomas G. Linnell, Inc., will take over July 1 the general agency business of the late Thomas G. Linnell, with Mrs. Dorothy W. Linnell, his widow, as president and treasurer; Stephen Browndorf, vice-president and general manager; Joseph R. Brink, vice-president and secretary. All the officers are experienced in the business. Before her marriage Mrs. Linnell was employed in the Linnell office and both men have been associated with the business for several years. The general agency was established 20 years ago. The business is continuing on the same basis of service as in the past.

A·D·T PERFORMANCE 1945

BURGLAR AND HOLDUP ALARM SERVICES

| | |
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| Attacks on A. D. T. Protection | 1528 |
| (An increase of about 50% over 1944) | |
| Entrances effected | 798 |
| Captures as result of burglar alarms | 509 |
| (An increase of 63% over 1944) | |
| Captures as result of holdup alarms | 54 |
| (An increase of 260% over 1944) | |
| Ratio of losses in attacks on A. D. T. Protection to insurable values protected | 1/100ths of 1% |
| Immunity from burglary loss | 99 99/100ths % |

WATCHMAN'S REPORTING AND MANUAL FIRE ALARM SERVICE

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| Investigations of failures of watchmen to signal Central Station on schedule | 241,842 |
| Total number of signals recorded | 324,893,005 |
| Watchmen's patrol efficiency | 99 93/100ths % |
| Fire alarms from manual boxes | 1,645 |
| Insurable values of properties protected | \$15,166,367,000 |
| Ratio of fire losses to insurable values protected | 3/100ths of 1% |
| Fire loss immunity in 1945 | 99 97/100ths % |
| Average fire loss immunity during the past ten years | 99 97/100ths % |

SPRINKLER SUPERVISORY AND WATERFLOW ALARM SERVICE

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| Supervisory alarms, indicating impairment of sprinkler systems | 139,303 |
| Waterflow alarms, indicating fires or serious leaks | 2,749 |
| Insurable values of properties protected | \$7,149,469,000 |
| Ratio of fire and water losses to insurable values protected | 2/100ths of 1% |
| Fire loss immunity in 1945 | 99 98/100ths % |
| Average fire loss immunity during the past ten years | 99 98/100ths % |

Another Year of Outstanding Accomplishment

Under present conditions of acute shortages and the difficulties of replacing destroyed property, it is most important for every businessman to consider the extent and value of his protection facilities.

These cold, hard statistics are convincing proof of the remarkable effectiveness of A. D. T. Central Station Protection Services in minimizing fire and burglary losses.

The high ratio of immunity from fire and burglary losses enjoyed by A. D. T. subscribers is available in all of the principal municipalities throughout the United States. We will gladly send you booklets describing A. D. T. Services.

Controlled Companies of AMERICAN DISTRICT TELEGRAPH CO. 155 Sixth Ave., New York 13, N. Y.
CENTRAL STATIONS IN ALL PRINCIPAL CITIES OF THE UNITED STATES

A·D·T

Electric Protection Services
AGAINST FIRE · BURGLARY · HOLDUP
A NATION-WIDE ORGANIZATION

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Idaho derives its name from the Shoshone Indian term for the columbine which grows profusely throughout the State. Lewis and Clark's Lo Lo Trail traverses the largest area of virgin timber standing within the country's borders. In the Coeur d'Alene region, lead and silver were discovered in 1884; today, mining is the chief industry, the State producing gold, silver, and copper, and almost one-quarter of the national lead. "Craters of the Moon" furnishes the best American lava flows, and the volcanic ash soil abounds in phosphorous and potash. Cattle-raising and agriculture rank as important industries, with the world-famous Idaho potato, recognized everywhere for its excellence. Shipments of wheat, apples, and hay are sent to distant markets. Amid the commercial hustle lies Sun Valley, the famous resort. This State perfectly combines business with pleasure and provides excellent opportunities for insurance.



**Standard
protection**

CRUM & FORSTER

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**Standard
protection**

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| UNITED STATES FIRE INSURANCE CO. THE NORTH RIVER INSURANCE CO. WESTCHESTER FIRE INSURANCE CO. THE ALLEMANNIA FIRE INSURANCE CO. of Pittsburgh. | Organized 1824 Organized 1822 Organized 1837 Organized 1868 | RICHMOND INSURANCE CO. WESTERN ASSURANCE CO. U. S. Branch BRITISH AMERICA ASSURANCE CO. U. S. Branch SOUTHERN FIRE INSURANCE CO., Durham, N. C. | Organized 1836 Incorporated 1851 Incorporated 1833 Incorporated 1923 |
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WESTERN DEPT. FREEPORT, ILL. • PACIFIC DEPT. SAN FRANCISCO • SOUTHERN DEPT. ATLANTA • ALLEGHENY DEPT. PITTSBURGH • CAROLINAS DEPT. DURHAM, N. C.

GI Training Bill Is Aviation Sales Aid

The biggest impetus to the sale of aviation insurance in the G. I. training provision is the state requirements for coverage on the plane and medical reimbursement coverage said Donald Wilson, special agent Associated Aviation Underwriters, Chicago, while speaking at the insurance institute held recently at Clear Lake Camp, Mich., by the Michigan Association of Insurance Agents.

While production snags have slowed up plane production and sales, this G. I. present a problem, especially the PT

training is speeding up the demand for planes and consequently for insurance, he added. Also an increase in the interest in flying will be evidenced when "more airports and practical 'roadable' planes are built," he said.

Study Rating Plans

Since the biggest volume of inquiries amount to: "What will insurance cost?" Mr. Wilson suggested that insurance men acquaint themselves with rating and underwriting requirements of aviation insurance. One thing to watch out for, he warned, was covering war surplus planes used for training. These are sometimes in poor condition and always

19's and UC 19's which have "been knocked around and not hanged before being sold."

The insurable value of an older plane is always less than list price, declared Mr. Wilson. A list price book of planes can be had from most companies and is an invaluable aid to properly rating insurance values, he asserted.

Crash Cover for New Planes

Mr. Wilson recommended the sale of crash coverage for all new planes and suggested that older planes be covered only for land damage. Unlike other lines, plane insurance has a basic charge per \$100 for the actual value and a loading charge for the difference between the actual value and the list price, thus making it important to have accurate information about a plane's market value for rating.

Carelessness in anchoring light planes when proper hangar facilities are not available is the principal cause of wind damage, Mr. Wilson declared. Insurance men should determine the field and shelter facilities to make sure a risk is not undesirable to the company, he added.

Seek \$20 Million Line on Huge Hughes Flying Boat

LOS ANGELES—Insurance totaling \$20,000,000 is being sought on Howard Hughes' new Hercules H-4 flying boat now at the Los Angeles-Long Beach harbor for assemblage and late this year for test flight. Of this total, \$2,500,000 has been placed.

Cravens, Dargan & Co., representing the American Aviation Underwriters, is reported to have placed the \$2,500,000 with Lloyds of London. This coverage is for first loss—physical damage during transportation of the parts from the factory to the harbor, and for the test flight.

Excess Cover in U. S.

The excess coverage, amounting to \$17,500,000, is being offered in the American market, and it is understood portions of it already have been underwritten.

Carter Elliott of Elliott & Co., is the broker handling the line for the Hughes Aircraft Co.

The huge boat has a wing spread of 320 feet, the hull is 220 feet long and the boat weighs 200 tons. It is built of plywood.

Dineen Cites State Services

Superintendent Dineen of New York, in addressing a luncheon meeting of the Oregon Advertising Club at Portland, reviewed in succinct fashion a number of the services that are provided by the department and told something of the workings of the insurance commissioners association. As an example of department service he stated that the New York department found that one of the Blue Cross plans in the state had become impaired and the department compelled them to increase their charges and reduce their expenses.

He said that the complaint bureau is a big asset to the public. It is one of the services that the state government is peculiarly well qualified to render. The department is able to be very helpful to the public in this way although it has to winnow out complaints that are intended to put the leverage of the state on insurers in cases where there is real doubt as to liability.

Ohio Farmers Girls Meet

Ohio Farmers held a convention for agency girls at Le Roy, O., with an attendance of 150 from Ohio, Indiana, Illinois, Michigan and West Virginia. Henry C. Wolfe of Washington, war correspondent and commentator, addressed a banquet on "What's Happening in World Affairs." A business session was addressed by President C. D. McVay, and a technical discussion was held on various phases of insurance.

Argentine Nationalization Move Is Resented

Commercial, insurance and investment organizations have written or are writing to the State Department asking that it use its influence in having the Argentine decree setting up a reinsurance institute modified or withdrawn.

The terms of the decree are so restrictive that foreign insurers, who have been writing freely in Argentina, would have to forego their Argentine operations. The penalty for non-admitted insurance is 25 times the premium. Reinsurance may be exchanged by national companies with each other but with foreign insurers only to the extent that the latter retain the insurance for their own accounts, and providing foreign insurers agree to cede the same amount each year. The several other provisions will, it is stated, have the effect of throwing the business to the institute and national companies almost entirely.

Pa. Agents Calling All Industry Session June 26

An all-industry conference of Pennsylvania insurance interests has been called by the Pennsylvania Association of Insurance Agents for June 26 in the North America Building, Philadelphia.

The meeting has been called in connection with lining up insurance interests under PL 15 in devising state legislation and to make plans for a permanent committee to continue until objectives are obtained.

It is expected that a plan should be worked out without much trouble, as the national all-industry committee has just about completed its work.

The meeting will be open to all insurance interests and invitations have been sent to over 50 organizations and various independent insurers.

Donkey's Ax Falls In Missouri

Eleven GOP Missouri insurance department employees are reported as political casualties, their jobs to be filled by democrats. Two left the department June 15, the rest to leave June 30. The present commissioner, Owen G. Jackson, was appointed in November 1945 by democratic governor Donnelly.

Mich. Fire College June 24-27

LANSING, MICH.—Instruction in fire-fighting methods will be provided June 24-27 at University of Michigan in the annual fire college sponsored by the state department of public instruction and the university's extension division. The Michigan State Fire Chiefs Association, Michigan Municipal League, Michigan Inspection Bureau and state police assist.

AUTOMOBILE UNDERWRITER

This man is a World War II veteran with 14 years Home Office Automobile Underwriting experience and a good insurance background. Pleasant personality and good references.

FERGASON PERSONNEL

Insurance Personnel Exclusively
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SAFEGUARD
YOUR LATIN AMERICAN INTERESTS



THROUGH LATIN AMERICAN SPECIALISTS

You naturally consult specialists on the various types of insurance. Equally important is the matter of area—where local regulations may seriously affect your interests. That is why it is a wise step to place your Latin American insurance in the hands of Latin American specialists.

ULTRAMAR has long acted as Foreign Managers for prominent U. S. and Latin American insurance companies handling every type of coverage. Through its offices, agencies and correspondents in

the Americas, you can get concrete advice on special types of insurance in any given area.

When dealing through ULTRAMAR's international insurance organization, you are assured of three basic advantages: 1—Prompt, time-saving settlement. 2—Convenient, direct adjustment under uniform conditions and terms. 3—Payment in either U. S. or local currency, as desired.

We invite queries from individuals, brokers, business houses, agents and insurance companies anywhere in this hemisphere. Address whichever office is most convenient to you.



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IN NEW YORK: Oficinas de Ultramar S. A. of New York, 80 John Street, New York 7, N.Y. Phone: WHitehall 3-9690.

IN MEXICO CITY: Oficinas de Ultramar de Mexico S.A., Isabel La Catolica, No. 45, Mexico, D. F. Phone: Mex. L-1063.

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152ND ANNIVERSARY

1946

THE INSURANCE COMPANY
STATE OF PENNSYLVANIA

308 WALNUT STREET, PHILADELPHIA 6, PA.

★ FIVE DECADES OF SUCCESSFUL GROWTH

The present year, 1946, marks the 50th

Anniversary of the Star Insurance Company

of America—and we are sure that our

"Star" agents share the pride we feel in

the stability and prestige it has achieved

in a half-century of successful operation.

As we enter upon a second half century

of further growth, our sincere thanks are

extended to "Star" agents country-wide—

whose continued support we shall strive

to merit by adherence to high standard of

service, security and cooperation

for **50** years



STAR INSURANCE COMPANY OF AMERICA

Member of the ROYAL-LIVERPOOL GROUP

150 WILLIAM STREET, NEW YORK 8, N. Y.

Fireworks Galore on Examinations

(CONTINUED FROM PAGE 3)

mittee or of the committee on rates and rating organizations. It was finally concluded that this was properly an examinations committee matter.

Mr. Read appointed as a committee on this matter Gough, Forbes and Thompson. Then Mr. Dineen brought up the matter of instructing company examiners to make investigations of a type that would disclose such irregular payments as were made in the Missouri rate case. He said that his office had combed the records of the N. A. I. C. to discover whether there was therein any reference to the Missouri scandal. He said the only thing that they could find was a facetious statement by R. E. O'Malley, then superintendent of Missouri, that if there were any stealing to be done he was going to do it.

Bohlinger Makes Investigation

He said that he had sent Deputy A. J. Bohlinger of New York to Missouri to make various investigations including the dates on which the improper payments had been made. Then he got out the examinations conducted by the New York department and also convention examinations of foreign fire companies which New York had accepted during that period. He found that no trace of the Missouri payments had been picked up in any of these statements.

In New York the so-called voucher law that has previously been applicable to life companies was made applicable to fire and casualty insurers, and this, he contended, would have revealed the Missouri payments. He said that he recently had called the 85 New York examiners together and he outlined to them the procedure that they were to follow as a means of spotting any such irregularity. He declared that similar instructions should be incorporated as official N. A. I. C. procedure and he submitted the New York instructions to the committee with the request that it study the desirability of adopting them nationally.

Mr. Dineen also remarked that the report of the blanks committee in con-

nection with the new schedule M states that the purpose of this schedule is to prevent such abuses as those in the Missouri case. Schedule M calls for a reporting of legislative and similar expenses. He contended it is very valuable to have this reference in the records.

Text of Recommendations

Herewith is given the text of the zone 6 suggestions.

Zone 6 has come to the conclusion that to set a minimum standard of experience for examiners to attain to qualify to represent the zone in convention examinations would be extremely difficult of accomplishment. To a large extent, it is true that examiners are born and not made, and while education and study are indispensable one can never make a good examiner who lacks the necessary fundamental talents.

Rather than attempting to establish a qualification guide based upon years of experience in accounting and examination work performed in the past, it would seem more desirable to let the responsibility for selecting examiners remain with the commissioners with due consideration given to the following recommendations:

1. That only examiners regularly employed by the department be selected to represent the zone in convention examinations.

File List of Examiners

2. That the insurance commissioner of each state file with the chairman of the zone a list of examiners who will represent his department in such convention examinations, stating in each case his classification, whether of senior or junior grade, his age, educational background, and a brief outline of his last ten years business experience.

3. That no examiner be selected for these examinations, unless his name has been filed with the chairman of the zone.

4. The chairman of the zone will, in turn, convey to each state the roster of examiners filed with him, together with such information concerning each examiner which has come to his attention. In this manner each state will be conversant with and have knowledge of each examiner who may be called upon to represent the zone. Should any ob-

jection to any examiner arise, such objection with detailed reason therefor, should be filed with the commissioner appointing such examiner and also with the chairman of the zone. Such objection should be a subject of a hearing in a manner prescribed by the zone commissioners should the necessity develop for such hearing.

It seems natural that each commissioner of the zone is vitally interested in the caliber and quality of zone examiners as at some time or other these examiners will represent his state in a convention examination.

Outline Basic Rules

Zone 6 suggests the following basic rules regarding the conduct of zone examiners while on convention examinations:

1. Cooperate with examiner in charge and other examiners. Unless specific instructions have been issued to an examiner by his commissioner or unless specific information has been requested by a commissioner of a zone, an examiner shall accept such duties in regard to the examination as may be assigned to him by the examiner in charge.

2. Assume full responsibility for work assigned to him and make his own report thereon and also take an active interest in the examination as a whole.

3. All phases of the examination should be conducted only by the combined effort of the participating examiners with such assistants as may be furnished by the home state department. To this end during the course of each examination periodical conferences between all participating examiners should reveal the progress of each phase of the work, the extent and character of the work performed and the further work indicated as appropriate for the ultimate coordination for purposes of the report.

Should Operate as Team

4. Conferences or contacts with company officials, except in regard to minor matters arising in connection with his work, should be held only with full knowledge of all participating examiners.

5. Examiners are fact-finding officials and as such should confine their efforts to determining the facts regarding the operations of the company and make their report accordingly. They should be courteous and tactful at all times and

should confine within the conferences with participating examiners and company officials and within the written report the voicing of any criticisms.

6. Maintain the same working hours as the company or those prescribed by the state department in charge of the examination.

7. Remain on the examination until it is completed and a signed final draft of the report is in possession.

8. Any major difficulty arising during the course of an examination should immediately be conveyed to the commissioner represented and to the chairman of the zone represented by the examiner encountering the difficulty.

Insurance Women Reelected Officers

ATLANTA—At the concluding session of the four-day convention of the National Association of Insurance Women, Mrs. Fern Anderson, St. Paul, was reelected president. There were 362 insurance women present from all over America, representing a membership of over 6,000 in local associations.

Eye to Improvement

Deliberate and serious consideration was given to improving women's place in the insurance world. It was pointed out that women are the chief recipients of insurance benefits and therefore in the profession should give special attention to the business of insurance from its inception to conclusion.

The last session was executive, and especially devoted to strengthening the position of women workers in the business, including expansion of activities in field work as well as in office.

Other Officers Named

Other officers named by the convention included Miss Bertha Rachofsky, Denver, first vice-president; Mrs. Florence McCaskie, New York City, second vice-president; Miss Maida Piblado, Minneapolis, corresponding secretary; Miss Helen Stomps, Rock Island, Ill., treasurer, all reelected. Miss Helen Webster Keith, Dallas, was elected recording secretary.

The board named is: Miss Lucile Hamby, Atlanta; Miss Margaret Davies, Knoxville; Miss Florence McConnell, Decatur, Ill.; Miss Helen Asher, Portland, Ore.; Mrs. Ada Lothrop, Sioux City, and Mrs. Ada Doyle, Caldwell, N. J.

The new officers were installed by Sidney O. Smith, Gainesville, Ga., former president National Association of Insurance Agents.

The convention selected New York for the next meeting place in June 1947.

R. V. Cherry Saluted by Hoosiers on Promotion

INDIANAPOLIS—About 75 gathered for the testimonial dinner sponsored by the Indianapolis Insurance Board honoring R. V. Cherry, manager for Western Adjustment, who was promoted to executive general adjuster at Chicago.

Harlan Hadley, Hadley-Mahoney agency, acted as toastmaster. Among those attending and speaking in appreciation of Mr. Cherry were: Commissioner Pearson, Harry McClain, executive secretary Indiana Association of Insurance Agents; Homer Burlingame, assistant general manager Western Adjustment; Ed. P. Ressler, National president Indiana Fire Prevention Association; Ed. L. McLaren, president Indianapolis Insurance Board; Lynn D. Swisher, president Indiana Fire Underwriters; Don G. Kaga, most loyal gander Indiana Blue Goose; Ray Fox, Fox & Fox, and Gus Dazeke, Phoenix of Connecticut.

Mike Pearce, Gregory & Appel, served as chairman of the entertainment committee.

Mr. Cherry was presented with an all-aluminum boat.

MARSH & McLENNAN

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Established 1871

Anticipate 3,000 at N.A.I.A. Annual

(CONTINUED FROM PAGE 1)

ver to supplement their scheduled flights are being contemplated by United Air Lines, depending upon space requests and available equipment. United operates from east to west through Denver. Other air lines entering Denver are Braniff and Continental from the south, and Western from the west and north. Complete information on methods of transportation to Denver will be available from the association within the next month. All persons interested in obtaining space on the C.&N.W.-U.P. "Fiftieth Anniversary Special" from Chicago should write immediately to C. H. Saltmarsh, general traffic agent, Union Pacific Railroad Company, 626 Fifth Ave., New York 20, stating from what city they plan to depart, and when they plan to return from Denver. Early reservations will assure convention guests of better accommodations.

For information concerning the through Pullman cars from New York to Denver planned by the New York Central, correspond immediately with James H. Healy, Jr., passenger representative, New York Central System, Room 1216, 466 Lexington Ave., New York 17.

Company Pools Procedure Set Up

(CONTINUED FROM PAGE 2)

rated and unlicensed and hence have no official "home state."

Those states whose domiciliary companies assume a substantial share of the pool liabilities have the paramount interest, according to the committee.

Dineen of New York praised the committee report highly. He said it is an example of the most constructive kind of work that N.A.I.C. can turn out and in addressing a luncheon meeting of the Oregon Advertising Club he cited this action as one of the important accomplishments of the convention.

Calls D. C. Rate Order Management

(CONTINUED FROM PAGE 1)

nearly half of that. The superintendent's finding "is not judgment, but it is management," said Kaplan.

He submitted New York figures for a 1940-44 national fire expense ratio of 51. If it was proper to fix a lower figure for the District, "you are doing it for the nation," said Kaplan.

Oliver Gasch, of the D. C. corporation counsel's office made the first argument for the superintendent, but some of his points were knocked out by the court, especially when Gasch dwelt upon the Virginia law and formula. Judge Holtzoff said the case was not being tried on the basis of Virginia law, but under the District law and the Constitution.

Mr. Harrison asserted in his closing argument that there is no denial of due process in the case because court review of the superintendent's order is provided for and being had. Harrison said Kaplan had brought in 1943 and early 1946 company figures, but the District holds they are "out," so far as the Jordan order is concerned. The basis data upon which Jordan acted, said Harrison, was submitted by the companies.

The court announced he would not review the superintendent's discretion "within the orbit of that discretion," but suggested there might be a "circle outside this orbit" subject to review.

Harrison asserted the companies had opportunity for informal hearing before

the superintendent. Defending the latter's commingling of data for various classes, Harrison said the companies "commingle on their own books premiums and expenses," and the superintendent used the losses reported by the companies.

Criticizing testimony of Scott Harris, Froggatt & Co., as based on "secondary evidence," unsworn to, Harrison asserted that in "4 out of 5 cases" 1945 experience figures, as given, were incorrect.

An interested listener throughout the trial was Albert Howard, president of Firemen's of the D. C.

Chicago Board's Class 1 Athletes Have Tussle

The Chicago Board supervising agents annual members' golf tournament was held June 13 at the Elmhurst Country Club. The program included lunch and dinner, and the eight low qualifiers will play for the golf championship at a later date. G. A. Mavon, Mavon & Co., was in charge of arrangements.

Fisher With Mill Mutual

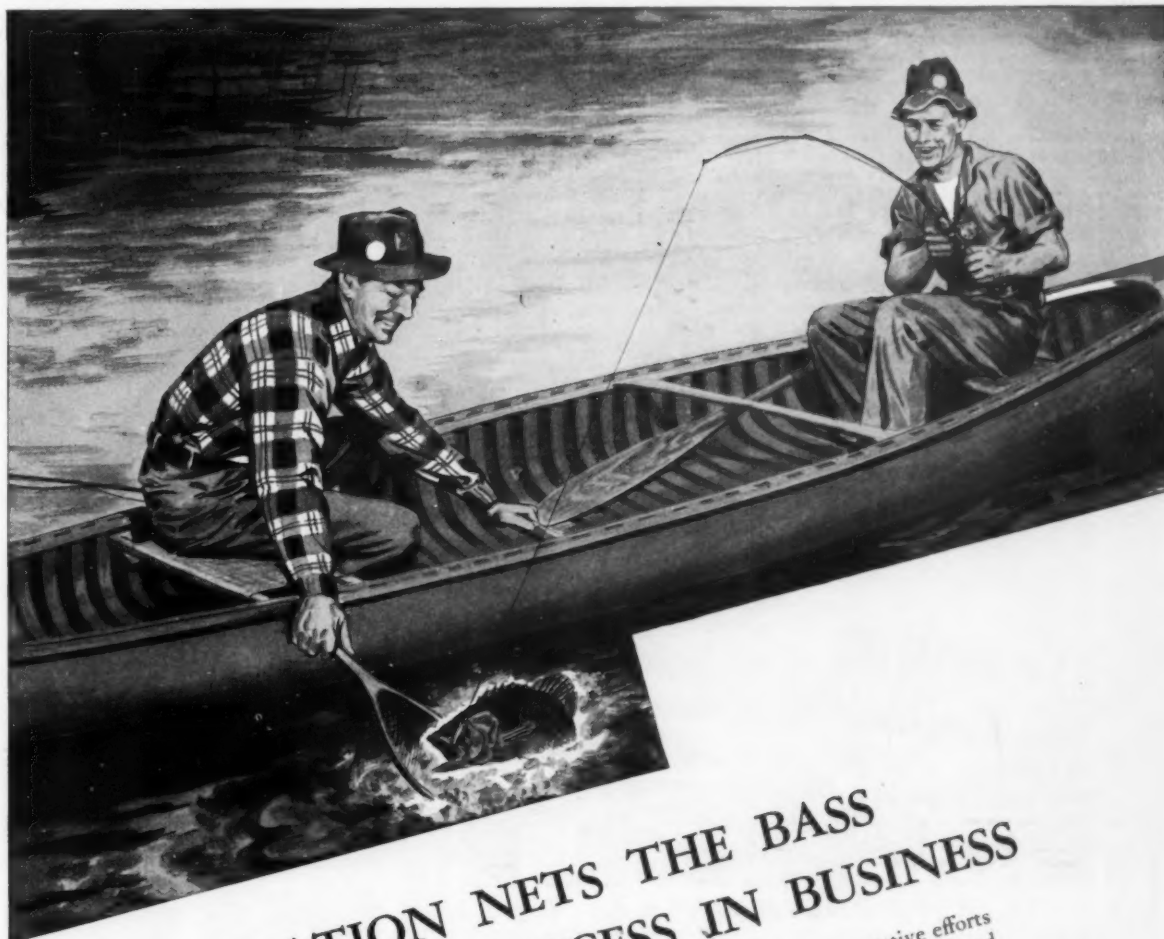
Samuel C. Fisher, who recently re-

tired as fire marshal in the Lansing fire department, has gone with the engineering and inspection division of Michigan Millers Mutual Fire and the Mill Mutuals agency in Lansing.

Ohio Ganders Take to Water

Members of the Western Reserve Blue Goose puddle at Cleveland will enjoy a cruise July 15 on the S. S. Alabama with a stop at Cedar Point for a swim.

They will start out early in the morning and return fatigued late that evening.



COOPERATION NETS THE BASS AS IT BRINGS SUCCESS IN BUSINESS

There's a Bronze flash—a strike—then he breaks water. These men are netting a lot more than a bass. Their life is made richer by an afternoon of real give-and-take pleasure. Here you find friendship at its best.

For 93 years, we've found that this give-and-take premise in business speeds the work along and promotes greater efficiency. Our policy of looking beyond the morning's mail to the agent's everyday problems has established a unique bond of agent-company friendship.

For example, greatly simplified methods of handling claims and settlements have been

evolved only through the cooperative efforts of agents and company. Agents are relieved of laborious detail, unnecessary correspondence and complicated reports. Once free of burdensome routine, the agent may spend more time with policyholders and prospective clients, educating them to the type of security we offer. Satisfied customers, agents and company prove daily the worth of this thinking.

Perhaps you are interested in becoming a part of this friendly, progressive organization. We think you'll find that such genuine cooperation makes business a pleasure. Here is your chance to find out. Get in touch with us now.

Every Type of Property Insurance for Industry and the Home.

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Insurance Company
of New York, N.Y.

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Insurance Company
of New York, N.Y.



NEWS OF FIELD MEN

Three Tennessee Field Groups Elect

NASHVILLE—At the annual meeting here of the Tennessee Fire Underwriters Association, George L. Frank, Aetna Fire, was reelected president and Jack K. Rectenwall, America Fore, vice-president. George Harbison, America Fore, who has served as secretary-treasurer for more than five years, requested that he not be reelected. His health is greatly improved, however. Leon McGilton, Great American, was then elected secretary-treasurer. H. R. Trickey, St. Paul F. & M.; R. E. Bolling, Fireman's Fund, and J. C. Schmidt, Home, were named directors.

Amendments to the constitution and by-laws made necessary by recent federal legislation were discussed and the matter of adopting them as amended was referred to the executive committee to be acted on at the September meeting.

A. B. Scott, Springfield F. & M., was elected president of the Tennessee Fire Prevention Association; J. R. Jackson, Jr., Home, vice-president, and Mr. McGilton, secretary. George Egbert, America Fore, retiring president, was presented a government bond.

The Tennessee Blue Goose, following the initiation of six new members

elected J. M. Simms, general agent most loyal gander; Mrs. Rectenwall, supervisor; Chas. J. Zehnder, Jr., general agent, custodian; Everett Beth-shares, North America, the guardians; Glenn Glover, Home, keeper, and J. L. Dorris, Great American, welder.

Michigan Field Men Get Together

Field men of Michigan held the annual gatherings of the Blue Goose, Michigan Fire Underwriters association, Michigan Fire Prevention association, and the Bureau Field club at Traverse City.

The underwriters elected these officers: George L. Stone, National Liberty, president; Albert J. Knaak, Connecticut, vice-president; William Gibson, North British, secretary.

Members elected were: J. G. Sharpe, Commercial Union; J. G. Doyle, Hartford; D. A. Cameron, Phoenix Assurance; W. F. Johnson, Hanover; R. E. Dixon, Boston; H. G. Dourring, National; Samuel Gray, N. Y. Underwriters.

L. Irving McKay reported on the public relations committee, and Al J. Knaak reported as chairman.

The preventionists elected Robert Foster, Michigan F. & M., as president;

John Campion, Queen, vice-president; W. L. Schreiber, National Union, secretary, and F. R. Grosvenor, Fidelity & Guaranty, assistant secretary. Detective Roderick Goerig, who succeeded G. W. Smith, the most popular member of the Michigan Blue Goose, was called upon and gave a good talk. Later Mr. Smith was called upon and spoke reminiscently.

New members of the Michigan pond elected were: G. W. Amory, Home; Roderick Goerig, fire department headquarters, Detroit; H. E. Decker, R. B. Sowers, and E. F. Gallagher, all of Planet; R. C. Dixon, Boston; C. R. Ford, Fireman's Fund; W. R. Moore, Western Adjustment; W. W. Wittliff, independent adjuster; Don Cameron, Phoenix of London, and J. G. Sharp, Commercial Union.

There were received by flight: G. L. Andrews, Ontario pond; H. L. Bair, Iowa; Samuel Gray, New York; C. H. Johnson, Minnesota; J. H. Rich, Ohio; G. B. Swarthout, Indiana; F. G. Westerman, Kentucky; U. S. Woodward and H. L. Bair, Iowa; H. F. Wavell and W. F. Johnson, Illinois; D. A. Yocum, A. C. Lindberg and J. H. Rich, Ohio.

New Pond Officers

In the election new officers named were: Walter Ewald, agency superintendent, Detroit F. & M.; M. L. G.; Clarence Hubbard, Home, supervisor; L. I. McKay, Northern Assurance, custodian; Denny Priest, independent adjuster Grand Rapids, guardian; F. L. Pierson, American, keeper, and F. R. Grosvenor, Fidelity & Guaranty, welder.

About 150 attended a steak dinner. E. B. Bystrom, M. L. G., a member of Robert M. Hill Co., insurance adjusters, introduced Albert J. Knaak, state agent of Connecticut.

Grand nest greetings were extended by E. G. O'Brien, deputy most loyal grand gander, state agent of Pearl-American group. W. T. Benallack, P. M. L. G. G., gave life memberships to W. N. Achenbach, G. W. Smith, H. C. Walters, and E. F. Richards and installed the officers.

Will Sheppard of Detroit was master-of-ceremonies.

Harmon, Hubbard Head Ill. Groups

At the annual meeting of the Illinois Fire Underwriters Association at Lake



A. R. Miller



Ross J. Harmon

Wawasee, Ind., Ross J. Harmon, associate state agent of Home, Springfield, was elected president. He had been vice-president the past year. Frederick Gorder, Norwich Union, succeeds him as vice-president and Ruth L. Hertz was reelected secretary-treasurer.

New members of the executive committee are Harold W. Williams, American; M. H. Hegbom, Commercial Union; Elmer C. Donnelly, Security of New Haven, and F. J. Fraker, Hartford Fire.

A. R. Miller is the retiring president. W. E. Newcomb, Western Underwriters Association, spoke on the new constitution and by-laws.

The Illinois Fire Prevention Association elected G. L. Hubbard, Boston, as president; C. M. Wilcox, New Hampshire Fire, vice-president, and reelected Herbert A. Elkin, Century, secretary.

The association voted to change its fiscal year to run from January to January, instead of June to June as here-

tofore, so that the newly elected officers will serve for a year and a half, with the next annual meeting being held in January, 1947.

There were 91 Illinois field men and 24 ladies in attendance at the Lake Wawasee meeting.

Powers To Ohio For Glens Falls

Glens Falls has appointed Ezra T. Powers special agent of the Ohio survey department, with headquarters at Columbus. He will operate under Superintendent Paul A. Haas.

Mr. Powers has been a member of the Ohio underwriting department in the home office for 17 years and is a veteran with four years' service in the army, with almost two years in the south Pacific.

Seattle Pond Elects June 28

Seattle Blue Goose meets June 28 for golf and dinner at Olympic View Golf Club. Seattle and British Columbia pond golfers will compete for the A. Z. De-Long inter-pond trophy. Seattle players will vie for the Lee McKenzie cup. Last event of the day will be initiation of an octet of goslings and election of new officers.

Aetna Names Zeck in Missouri

R. E. Zeck has been appointed Missouri special agent of Aetna Fire with headquarters at Kansas City. He will be associated with State Agent Johnson and Special Agent O'Neil. Mr. Zeck recently returned from nearly five years with the combat engineers in the southwest Pacific.

Name Slade Iowa State Agent

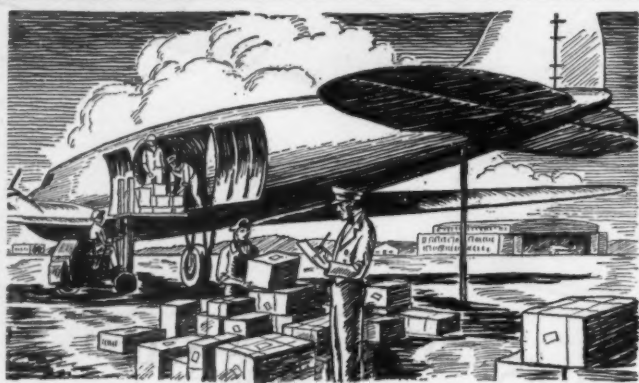
Kansas City Fire & Marine has named John C. Slade Iowa state agent. Recently back from overseas service, Mr. Slade is a 15-year man with the company, having had wide experience in the home office as underwriter and in the field as special home office representative in fire, inland marine and automobile coverage. His headquarters are in Des Moines.

MacNeill Back in Montana

C. A. MacNeill has returned as special agent for the Royal-Liverpool group in Montana after taking a refresher course in the San Francisco department headquarters following discharge from service. He is making his headquarters temporarily in Havre, Mont.

Arter to Succeed Emerick

Gordon Arter, special agent for Fireman's Fund group in Utah and southern Idaho, is being transferred to western Washington July 1 to succeed D. W. Emerick, who resigned to become a local agent at Yakima, Wash. Mr. Arter, who served in the navy from 1942 until a few months ago, started with the company 12 years ago. He was appointed special agent in the inter-mountain field in 1941.



AIR CARGO



PROVIDENCE WASHINGTON
INSURANCE COMPANY

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NATIONAL INSPECTION COMPANY CHICAGO, ILLINOIS

Service to Stock Fire Insurance companies for 41 years.
Inspections and Underwriting Reports.

J. G. Hubbell,
H. B. Chrissinger, } Managers

R. L. Thiele, Ass't Mgr.
P. A. Pederson, Chief Inspector



Goode Named at Hartford

Paul E. Goode, special agent of Travelers Fire, has been discharged after more than two years in the AAF weather service and has been appointed to the Hartford branch office of Travelers.

N.W. Mutual Promotes Walker

Northwestern Mutual Fire has advanced Edwin F. Walker to senior inspector, southwestern department. Mr. Walker, who has had wide experience over 16 years, is a war veteran. His background includes almost every phase of the business, from underwriting and reinsurance to special agent.

N. J. Field Club Outing June 25

The New Jersey Field Club will hold its annual outing at the Echo Lake Country Club, Westfield, N. J., June 25. There will be a sports program and dinner. The executive committee will hold a brief business meeting before the dinner.

Van Stuck Okla. General Agent

Pioneer Equitable has been licensed to write fire and allied lines in Oklahoma and William Van Stuck has been appointed general agent with offices in 613-14 Hales building, Oklahoma City.

Blue Goose Dinner June 24

San Francisco Blue Goose will hold its annual election, ceremonial, cocktail party, dinner and show June 24 at the Sir Francis Drake hotel. The business meeting and ceremonial will precede the cocktail party, which will be held before dinner. George Moir, assistant manager of St. Paul F. & M., is chairman of arrangements. Non-members and prospective candidates will be permitted to attend the dinner and show.

Colorado Blue Goose Elects

Officers of the Colorado Blue Goose elected at the annual meeting in Denver are: Ralph Swearingen, most loyal gander; Raymond Stebbins, supervisor; Ernie Minner, custodian; Ted Avril, guardian; Charles Hooker, keeper; J. M. Hamill, welder. Delegates to the grandest meeting are H. B. Maltby and Ralph Swearingen.

File Wash. Auto B.I.&P.D. Rates

Private passenger automobile bodily injury and property damage rates have been filed with the state of Washington by nearly all non-bureau stock companies. Increases are identical with those of the bureau and apply on the same dates, or on all policies written on or after June 24.

E. J. Smith, formerly of the RFC insurance staff, has joined the staff of the maritime commission's insurance division, with which the WSA division of wartime insurance is consolidated, and WSA passes out of the picture July 1.

CHICAGO

STRAW IN NEW POST

The post of managing director has been created by the Insurance Brokers Association of Illinois and H. Foster Straw, of Mundelein and Chicago, was appointed to assume it. This appointment came as a result of the many problems facing brokers requiring immediate full-time executive attention, a responsibility borne up to now by officers and directors whose own personal business problems demand more time under present conditions.

Ada M. Lamphier, executive secretary, will continue in that capacity, managing the office affairs and assisting Mr. Straw.

Prior to the war he was in the utility business and entered the war as a lieutenant commander at the Great Lakes naval training center in June, 1942. In May, 1943, as a commander, he was sent overseas as officer in charge of advance bases of the motor torpedo

boat squadron. As a civilian he has devoted much of his business career to personnel and public relations work.

His new appointment will bring him in contact with legislative work at Springfield where the brokers have recommendations to make for laws protecting the profession and the insuring public.

CHICAGO DAY TO BE ANNUAL

As predicted, the first Chicago Insurance Day was such a success that justification for its installation as an annual event was found. Emil Lederer, chairman, Chicago Insurance Agents Association, announces that plans and arrange-

ments already are under way for next spring's day. The association said attendance at the first event was well over the 800 mark.

Prizes Given at Close of Insurance Institute Study

NEW YORK—A number of prizes were awarded at the closing exercises of the Insurance Society of New York's classes.

Miss Olive Shipman of Prince, Layten Corp. won the \$100 war bond in the inland marine course and H. S. Daynard of Jones & Whitlock won second prize, a \$75 war bond. Prizes were of-

fered by the course instructors.

Top contestants were tied in the legal aspects of insurance course, checks for \$20 each going to C. R. Jameson of Aetna Casualty and E. G. Crapser of Pacific Fire. Second prize, \$10, went to Buriel Broadman of Deering Milliken & Co. The prizes were offered by G. I. Gross of Powers, Kaplan & Berger, the instructor.

There were addresses by President L. A. Lincoln of Metropolitan Life; R. V. Goodwin, first vice-president of Fireman's Fund Indemnity and president of the Association of Casualty & Surety Executives; and A. F. LaFrentz, president of American Surety and of the Insurance Society, who presided.



HOMETOWN AGENT

PULLING TOGETHER TO KEEP FINANCING AT HOME

THIS advertisement appearing in magazines which bankers read, paves the way for profitable contacts between agents representing companies of Fireman's Fund Group and hometown bankers.

HOMETOWN BANKER

Free NEWSPAPER MATS FOR BANK USE ILLUSTRATED FOLDERS • RADIO COMMERCIALS

Designed to help banks get a bigger share of Consumer Credit, Fireman's Fund, backing up its 11,000 Hometown Agents, whose interests are identical with

local bankers, has created the Hometown Credit-Savings Plan. A brochure containing proofs of the 10 advertisements, a sample folder and full details is available through any Agent of a company of the Fireman's Fund Group or from any Fireman's Fund office.



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FIREMAN'S FUND INSURANCE COMPANY
HOME FIRE & MARINE INSURANCE COMPANY
WESTERN NATIONAL INSURANCE COMPANY

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SAN FRANCISCO • NEW YORK • CHICAGO • BOSTON • ATLANTA

COMPANIES

Cartoon Advertisement Is Traced to Biblical Source

Pearl's recent advertisement captioned, "They Should Have More Coverage" and illustrated by a cartoon of two persons in a bed covered by undersized bed clothes hardly seemed to have been derived from a Biblical source. However, W. S. Foster, of Oak Park, Ill., formerly of North America, marked on a tear sheet of the advertisement "Isaiah XXVIII:20" and the comment, "Why not give proper credit?" and sent to Pearl's New York office. On referring to the biblical quotation indicated, U. S. Manager D. J. Cowie found it read, "For the bed is shorter than that a man can stretch himself on it and the covering narrower than that he can wrap himself in it."

Agricultural Extra Dividend

Agricultural has declared a dividend of \$1 a share, payable July 1 to stockholders of record June 15. This is made up of the regular dividend of 75 cents and a special of 25 cents. The Empire State declared a dividend of 75 cents a share.

General Re. Declares Dividend

General Reinsurance has declared a dividend of 30 cents per share, payable June 28 to stockholders of record June 19.

Rutter Secretary of American

J. Paul Rutter has been elected secretary of American. He has been with the

WANT ADS

WANTED ASSISTANT FIRE UNDERWRITER

Permanent position with excellent opportunities for experienced man with established Chicago supervising agency. State experience. Replies kept confidential. Write G-36, The National Underwriter, 175 W. Jackson Blvd., Chicago.

ADJUSTER WANTED

For Latin America
Fire and Casualty Experience
Fluent Spanish Required
Unmarried Veteran Preferred

Address B-14, The National Underwriter, 99 John St., Room 1103, New York 7, N. Y.

WANTED

Young ex-service man experienced in selling fire and casualty insurance to take charge local agency or might sell interest in business to right party. Old established Mutual Agency located in Florida. Give age and experience in first letter. Write G-44, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

INVESTIGATOR AVAILABLE

Former special agent, army counter intelligence corps, 27, single, producer accustomed to difficult assignments. Desires permanent position in auto, fire or fraud claim investigation. Insurance institute training with 5 1/2 years casualty insurance background. Address G-45, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

FIRE UNDERWRITER WANTED

Chicago office of large mutual fire insurance company has opening for underwriter (examiner) or assistant who is ready to spread his wings. 36 years or under. Chicago resident with Cook County experience given preference. Address G-50, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WANTED

Island Underwriter (some traveling) Home Office of a leading writer. Unusual opportunity for good man. Also opening for trainee.

Address G-52, c/o National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

company since November 1943 and formerly was assistant treasurer. He will continue to supervise the company's investments.

Security Purchases Estate

Security of New Haven has purchased the F. Wells Williams estate in New Haven, immediately adjoining the home office. Purchase price was \$125,000 and the estate is 80,000 square feet in area.

National Board Ideas on Reducing Hotel Hazards

Defects in hotel construction, poorly guarded common hazards and inadequate exit facilities are principal factors contributing to rapid spread of fire and loss of life in hotel fires, the National Board in a booklet, "Fire Prevention and Protection as Applied to Hotels," recently published, declared.

The most serious defect of older hotels is unprotected floor openings such as open stair, elevator and dumbwaiter shafts, it was pointed out. Often fire stops are lacking at the base and top of interior partitions and at points where flues and stairways pass through floors. These openings or channels act as flues and facilitate the natural tendency of heated gases to rise and spread throughout the building.

Heavy loss of life, such as marked the La Salle and Dubuque fires, also is attributed to unprotected floor openings by National Board engineers. Very few people are actually burned to death in fires, it is declared. Rapid spread of fire and smoke may so cut off escape that persons have to jump from windows, but mostly death has been caused by inhalation of heated toxic gases and these have been largely distributed by way of the unprotected floor and other vertical openings.

The National Board makes a series of recommendations particularly important if a building exceeds two stories in height.

All open stairs and elevator shafts should be enclosed. Where this is not feasible from a construction standpoint, sprinklers should be installed.

Wired glass should be installed in all windows in walls exposed to risk from neighboring property.

Light wells, which may allow accumulation of heated gases, should be roofed over at every floor. Attics and concealed spaces on roofs should be sprinklered.

Where fire stops have not been provided, the space between studdings in interior partitions should be filled with rock wool or powdered gypsum.

Emergency exits should be provided. The best arrangement is the installation of horizontal exit partitions to remove guests to an area of safety. In the case of non-fireproof buildings, these partitions can be supplemented by outside smokeproof towers entered by means of an outside balcony.

The booklet can be obtained at no charge by writing to the National Board, 85 John street, New York 7.

Bilkey Consultant to Hotels

NEW YORK—H. E. Bilkey, head of the brokerage firm of that name here, has been named consultant to the American Hotel Association's newly organized insurance advisory department. He will represent the association before state insurance rating organizations and advise members on insurance problems.

Canada Auto Loss Rate High

TORONTO—Automobile premium rates in Ontario are due for a boost in 1947 unless the accident rate substantially declines. A company official reported in Toronto net premiums written by Dominion-licensed companies in 1945 totaled \$24,139,168 but net losses incurred were \$12,369,797, loss ratio 51.24, not including adjustment expenses. In the previous year, on net premiums of \$20,563,416 net losses incurred were \$10,045,145, loss ratio 48.85. In 1939,

premiums were \$18,859,873 and losses \$8,949,542, loss ratio 47.45.

W. C. Butler, Canada manager of the Pearl and past president Canadian Underwriters Association, advised the Canadian Manufacturers Association at its annual meeting that higher automobile rates may be expected next year if the accident rate continues. He said Canadian financial responsibility laws need tightening.

Cooney, Tomlinson, Hebert, Smith New Committee Heads

Four new standing committee chairmen for 1946-47 are announced by F. A. Christensen, president of the National Board.

John R. Cooney, president of Firemen's, is the new chairman of the committee on laws.

W. A. Hebert, president of Springfield F. & M., has been named chairman of the committee on fire prevention and engineering standards.

H. W. Tomlinson, president of Agricultural, becomes chairman of the committee on membership.

Everard P. Smith, manager of Norwich Union, has been appointed chairman of the committee on uniform accounting.

McCain Is Reelected

The executive committee at a special meeting reelected W. Ross McCain, president of Aetna Fire, as its chairman.

Committee chairmen reappointed are: actuarial bureau, Gilbert Kingan, London & Lancashire; adjustments, O. E. Lane, Fire Association; conference committee with other insurance companies, W. B. Cruttenden, Springfield F. & M.; construction of buildings, C. D. McVay, Ohio Farmers; finance, Harold V. Smith, Home; incendiaryism and arson, F. Elmer Sammons, Hanover; maps, James F. Crafts, Fireman's Fund; public relations, George H. Duxbury, North British; statistics and origin of fires, Glens Falls.

Use of Fibre-board in Iowa Hotels to Be Studied

DES MOINES—Fibreboard used to redecorate the walls, ceilings and stairway of the Canfield hotel at Dubuque resulted in the flash nature of the fire which killed 19 persons recently, State Fire Marshal Strohm reported. A. A. Lubberden and Zack Cook, deputy fire marshals, and H. J. Corcoran, engineer Iowa Insurance Service Bureau, investigated the fire and reported to Strohm.

Original cause of the fire was said to be cigarette stubs tossed into a cardboard container in a storage room of the tavern adjoining the lobby.

Strohm said he would recommend to the next legislature that use of fibreboard in public places be investigated, and also that sprinkler systems be required in all hotel halls; that the fire prevention investigation of hotels be shifted from the state department of agriculture to the state fire marshal; that penalties be waived in favor of a law giving the fire marshal the power to close up establishments not observing recommendations; and that fire escapes either go down solid walls or past windows and doors equipped with fire-proof glass.

How Argentine Reinsurance Monopoly Will Operate

NEW YORK—Insurers interested in Argentine business have now studied the decree setting up a reinsurance monopoly in that country. The Reinsurance Institute is to have a capitalization of 10 million pesos, Argentine currency, 2 million of it to be paid by the government in interest-bearing bonds and 8 million by the national companies according to their reserves but not to exceed 10% of assets and reserves.

National companies may freely exchange reinsurance among themselves, but foreign companies are required to cede 30% of their direct writings to the Reinsurance Institute.

It is prohibited to insure abroad persons, property, goods or any interests whatsoever that can be insured in Argentina. Non-admitted insurance business has been done freely heretofore.

Only national insurance companies may insure persons, goods or real, personal or mixed property of physical or juridical persons who exploit concessions or franchises of the nation, provinces or municipalities. This would affect railroads, mines, telegraph lines and the like. A lot of foreign capital is involved in Argentina and while the British would be hit harder than the United States by this provision, the U. S. is substantially concerned.

Only national insurers can insure merchandise, imported or exported. This means Argentine imports sold F. O. B. foreign port—New York for example—will be insured in Argentine companies, along with exports from the Argentine shipped C. I. F. Argentine ports. Thus, unless the U. S. shipper exporting to Argentina is putting his stuff down at an Argentine port, or the U. S. importer from Argentina is taking goods over at an Argentine port, the insurance goes to Argentine insurers.

Argentine insurers pay a premium tax of 7%, foreign insurers 16% except life. In addition, the dividends of foreign insurers are subject to a 12% tax. There are some subsidiaries of foreign companies or operating groups that have set up and maintained subsidiaries in Argentina. Under the new decree, two-thirds of the stock of national insurers must be owned by Argentine citizens. Otherwise it becomes a foreign insurer. For the purposes of the decree, a citizen must have been one for five years and must have lived in Argentina for 10 years.

Fire Companies Not Eager for Automobile Business

Fire companies are not making any strong bid for automobile business even with the increased rates on collision. The expense of repairs and getting parts is still very high and there is no profit in accepting automobile insurance even at the new rates. Companies have canceled off a number of risks and are decidedly choosy in their acceptance.

Where a company has a sizable automobile account, its loss ratio has gone up to a high point and it would be glad if it did not have to write it any more. There is no decrease in price for labor, parts and repairs. Many assured are complaining of the high rates. There does not seem to be any way out under present conditions.

CASUALTY ACCOUNTANT—WANTED

We want the best Casualty Insurance Accountant that money and an assured future can buy. He should have some casualty underwriting and office management experience also. We want this man to take charge of the accounting department of the Company at its Home Office, Tucson, Arizona. The man chosen for this position will be groomed for high executive position. If you have the experience to qualify for a wonderful future with a good Company in a glorious climate, please write us. Any communication will be held strictly confidential. Do not apply unless you are top caliber man.

REPUBLIC INDEMNITY COMPANY OF AMERICA
P. O. Box No. 1471, Tucson, Arizona

Labor Insurance Leader Testifies

Union Casualty Head Willing to Sacrifice Com- pany for Health Bill

WASHINGTON—That the insurance industry should present testimony opposed to the administration's health insurance bill before the Senate committee on education and labor is believed by some industry observers here, as a result of the statement made Tuesday before the committee in support of the bill by Alfred Baker Lewis, president of Union Casualty of New York.

"Passage of this bill," Mr. Lewis told the committee, would "put my company out of business," since Union Casualty writes group accident and health insurance for wage earners and their dependents.

"Nonetheless, I am in favor of it," said Mr. Lewis, "because I am impressed by the great need for this form of social security and by the prospects of continued and embittered industrial strife if this bill is not passed." He said the bill would tend to prevent strikes, and cited the recent coal disputes as involving "health and accident" funds.

Aim of Labor Unions

Mr. Lewis told the committee that "the interest shown by the members of organized labor in the problem of group accident and health insurance has grown by leaps and bounds. Today there are few unions that do not hope or plan in the near future to try to gain such insurance for their members as part of their collective agreement."

Union Casualty has insured the 25,000 members of the American Federation of Hosiery Workers; Cafeteria Workers Local 302 in New York; and the textile workers of the N. Y. joint board, as well as other unions such as the hotel and restaurant employees in Philadelphia and the upholsterers' international union, he said.

Nearly always, Mr. Lewis pointed out, the union takes the initiative in seeking an insurance policy for its members, and then, as part of its collective bargaining agreement, to get the employer to pay the premium which usually amounts to 2% or 3% of the payroll.

"During the war, the problem of getting employers to agree to pay the premium for accident and health insurance for the union members was not too difficult. Many employers were in the excess profits tax bracket, so that the federal government in effect paid 85½ cents out of each dollar of premium that the employers agreed to pay on behalf of their employees.

Reduced Employment Turnover

"The wiser employers were willing to pay the remaining 14½ cents of the premium to get for their employees a greatly desired benefit which would cease to operate when the employee left his job, so that the benefit was of valuable aid in reducing employment turnover.

"Now, however," he continued, "the tax situation is very different. Employer resistance to such a demand by the union is very much greater, and the likelihood of continued industrial strife as a result is correspondingly greater also—unless this issue is settled by a law such as the national health bill."

"Leaving the question of accident and health insurance to collective bargaining is productive of industrial strife. Not even the closed shop with a dues check-off strengthens a union more than does a group accident and health insurance policy for its members. It is the invariable testimony of the unions with which we do business that as soon as they get such a policy the morale of their members is strengthened. They take far more pride and interest in their un-

ion meetings and give it greater loyalty than ever before.

Predicts Employer Resistance

"Consequently," Mr. Lewis declared, "anti-labor employers, as they fought strenuously against the closed shop and dues checkoff, are going to fight just as strenuously against accident and health insurance because they are opposed to greater power and influence for the union.

"If this adamant opposition meets the growing demand for such insurance among union members," he asserted, "there is certain to be far greater industrial strife over this issue in the future than in the past."

Private insurance companies can not afford to do the job of providing medical care, except in the case of insured who lay off work. No group policy developed from collective bargaining provides for medical care.

Lewis said the New York insurance department turned down a policy proposed by his company to provide medical care for workers' dependents. He expressed preference that funds to provide for national health insurance be raised by general taxation.

Under cross examination Lewis said he became vice-president early in 1943 of Trade Union Accident & Health, predecessor name of Union Casualty, in which Dr. Leo Perlman, formerly Czechoslovakian minister of health insurance, holds high executive office, and that these two and one other control 90% of its stock. Prior to that he had had no insurance experience but worked for the socialist party.

Danger of malingering by workers tends to prevent private companies providing medical care insurance for them, Lewis said, but he insisted there would not be so much danger of malingering under federal health insurance because the government would pay the doctors, not the workers. He declared "you should not pay cash sickness benefits to workers."

Public Relations for Individual

The place of the individual in the public relations of the insurance industry is of paramount importance, R. M. McFarland, Jr., assistant to the manager-secretary of South-Eastern Underwriters Association, told those present at the annual meeting of the National Association of Insurance Women at Atlanta. Startling revelations of the extent of the personal equation which have come from recent studies, Mr. McFarland said. For example, not four in 10 policyholders can name the company that is insuring their property. Actually 6.3 out of 10 look to the local agent or broker with whom they had contact.

The local agent and broker have unequalled opportunity to build good will for the industry. A zealous agent may wish to impress upon his insured the millions of dollars of assets that stand behind his policy. That is good, but he should look again and see that back of that policy is more than money. There are years of development, gradually evolving more effective protection, reducing hazards, reducing costs as risks lessen and improved protection have reduced loss experience. Insured can never know of the time, the money, the effort that have been expended to make his world safe and to make his insurance protection more complete, unless we in the industry tell him, Mr. McFarland said.

Western Companies of Ft. Scott Declare Dividend

Directors of Western Insurance Securities Co., holding company for Western Casualty and Western Fire of Ft. Scott, Kan., have ordered a dividend of \$4 a share on the preferred arrearages in addition to the regular quarterly payment of \$1.50, both payable July 1. This will reduce accumulations on the stock to \$4 a share and, according to R. B.

Duboc, president, the final payment on arrears will be made Oct. 1. Two years ago the arrears totaled \$32 a share.

The Western group reported total premiums written in the four months ended April 30 were \$2,293,358, against \$1,688,576 a year ago. Western Casualty, a subsidiary, declared a dividend of 25 cents a share on the common payable June 29 to stock of record June 15.

Houston Shows Sale Value of Burglary- Robbery Contracts

The trend in the casualty field is in the direction of blanket coverage for all types of insurance, H. A. Houston, manager American Surety, said in his address before the Oklahoma Association of Insurance Agents. "The day of a separate policy for each hazard, or exposure, is virtually a thing of the past," and an alert agent, to capitalize on the opportunities in the burglary field must be "all-risk" minded, declared Mr. Houston.

Four popular contracts in this group, said Mr. Houston, are the residence and outside theft, the storekeepers' burglary and robbery, the office burglary and robbery, and the broad form money securities policy.

To prove there are excellent sales possibilities in the storekeepers' policy, Mr. Houston related the experience of a field man. To convince a dubious agent that this contract was salable, he persuaded him to try only two calls. The result was a solicitation of nearly every merchant in the town of 1500 population and in less than five hours time they had sold nine policies for premiums of \$782. Nearly all of the insured, said Mr. Houston, took either double or triple limit coverage on a three year basis. In addition, these men sold two residence theft and three general liability policies.

In stressing the sales possibilities of the office burglary and robbery policy, Mr. Houston referred to the theft and larceny portion which covers if the insured left the office unlocked one night and, upon returning the next morning, found some office equipment missing. Mr. Houston stated that subject to a \$10 deductible, losses of this nature are covered.

The widest field for sale of burglary and robbery coverage is in the broad form money and securities policy, he declared. Prospects are numerous and the premium developed is substantial. If an attempt is not made to convert

narrow coverage to this form, the agent, Mr. Houston said, "may wake up some day and find that six or eight months before, some alert competitor has slipped in with this contract with a pickup rider attached, automatically picking up your coverages at expiration, and then it's too late."

Expect Cal. Ruling Soon on What Is Trade Organization for Group Coverage

LOS ANGELES—There is keen interest in a definition that is expected from Commissioner Garrison as to what constitutes a trade organization for the purpose of group coverage, in the Merchants & Manufacturers Association case in which Pacific Mutual and Occidental Life are jointly interested. Last week both companies sent communications to Garrison presenting their views in support of their contention they have the right to write group insurance on such organizations. Chairmen of life, disability and casualty organizations of this city which earlier this year opposed the companies' effort to write this group, also last week filed their contentions by letter and asked for a definition.

It is not yet clear whether Garrison will render an interpretation or call on the attorney general for a ruling.

Pacific Mutual and Occidental sought to write group life, accidental death and dismemberment, accident and sickness, hospital, surgical, and medical care insurance on M. & M. officers and employees, and directors of M. & M. adopted the plan by resolution.

Under the plan accidental death and dismemberment will not be issued by itself, surgical and medical benefits will be issued only in conjunction with hospital coverage. Hospital and surgical benefits for dependents of employees are available in conjunction with similar benefits for insured employees. Employer units of less than 25 employees may be covered.

There is a uniform schedule of benefits based on "basic annual earnings" starting with under \$1,500 and running to \$10,000 or over. Employer units are divided into three classes: Less than 25 employees, 25 to 49, and 50 or more.

It is understood each company, when the plan meets regulatory approval, will write its own policies at identical rate schedule and on the uniform benefit scale.

H. D. Leslie, general agent Northwestern National Life, and Claude C. Walker, an associate, have been designated exclusive brokers for writing the coverage.



THE CHARTER OAK FIRE INSURANCE COMPANY

Hartford, Connecticut

One of The Travelers Companies

EDITORIAL COMMENT

"Leaners" in Insurance

An executive was speaking the other day about what he called "leaners" in the insurance production field. He was asked to explain the term and he said a "leaner is one who is not very capable, does not know his business thoroughly, relies very much on what he calls cultivating prospects, taking them to meals, buying drinks and resorting to avenues other than service to gain his end. He said that these men, therefore, are forced to lean on somebody else. They are not able to give their policyholders real service because they do not know the way. Therefore, they are compelled to get in contact with someone who can answer questions and give advice.

According to this observer, most of the so-called "booze fighters" in the insurance field are leaners. They will rely very much on getting their business and getting their clients closer to them at the bar. He said that all "booze fighters" with whom he had been acquainted in the insurance business are leaners.

Unfortunately, he stated, companies in their eagerness for business will try to

stimulate these leaners. They will give them encouragement, pat them on the back and thus promote the plans of business getting that they follow.

After all, there is very little place or none for what this executive called "leaners in the insurance domain." More and more, it is apparent that the salesman who is getting business that sticks and pays relies very much on his service giving capacity, his knowledge of the business, his ability to diagnose the insurance needs of a prospect or client. Every person is cognizant of a master in his particular vocation. The man who is a master who knows his business and knows how to adapt it to its special use will find listeners. Insurance in its manifold varieties and its wonderful protective form speaks for itself. It only needs its spokesmen who can take its various contracts and fit them to the individual, personal or his belongings. A man who can work out an insurance program that applies to a person to whom he is talking does not need any artificial stimulants to get business.

Clearing Out the Dead Wood

In a way it might be said that insurance companies are doing considerable house cleaning in getting rid of undesirable risks on their books. Many of these were taken as an accommodation to agents. Premiums are so heavy these days that companies do not have to take any chances on the character of risks. Therefore, most have been reviewing their holdings and getting rid of these risks if possible. Some have cancelled off entirely, others have allowed insurance to go to expiration. This is the case especially with automobile lines. It affords companies an opportunity to raise the standard of their business.

In this connection, it is interesting to know that the companies also are taking an inventory of their agents. Some

have paid no attention whatever to character of risks because they feel they can rely solely on the great body of their agents who underwrite at the source. In cases where there is doubt as to the agent and a company decides it cannot wholly rely on his judgment or faith, he is being eliminated in order to provide for a new agent in his berth. As a rule, companies find, after having worked over their agency list, that most can be trusted and will not endeavor to impose on a company. There are few that will put over a doubtful line on their companies. It is agents like this that companies are dropping off. It might be said, therefore, that companies are applying more rigid underwriting rules to their own agents; that is, they are underwriting the agents themselves.

Selection of a Convention City

We probably have outgrown our clothes without realizing it. This comes to mind today in the matter of conventions. Some years ago even medium size cities entertained the large associations with comfort. They had the hotel accommodations, although they may have been somewhat limited. They accepted such conventions as the National Association of Insurance Commission-

ers, National Association of Insurance Agents, National Association of Life Underwriters, and their conventions require the greatest possible hotel facilities. These conventions run up to 1,500 and more in attendance. It is plain to see, therefore, that the cities that entertained these conventions some years ago are not prepared today to do so. Even the more modest conven-

tions those that may have an attendance of 150 to 200 have to look for larger cities. Years ago medium size cities with ordinary hotel accommodations could easily take care of them. They cannot today. There has been a great increase in membership in the insurance organizations of all types. Therefore, the old geographical manner of selecting conventions is outmoded.

It was a fine gesture of cordiality and hospitality on part of insurance men to desire conventions in their homeland.

The actual accommodations may be far from satisfactory. It is a very bad advertisement for a city. In fact, today

no person or body of insurance men should invite a convention unless they are fully prepared to entertain the guests chiefly in the hotel where the convention is to be held. If there are nearby hotels visitors do not mind going to them, but where they are scattered all over the city there is always much complaint. These conventions have outgrown us in our estimate of numbers. A selection of a convention city is a very important one. Insurance men should think before inviting. They should know whether the city is prepared to entertain the convention in good shape.

PERSONAL SIDE OF THE BUSINESS

C. S. Miller, of Whitney & Miller, Chicago adjusters, has gone on a 7,000 mile automobile trip with Mrs. Miller his daughter and son. They will journey to the Pacific Coast by the southern route, going from Los Angeles to San Francisco and then north and home on the scenic tour of Canada.

George Morrissey, formerly vice-president of Bankers Indemnity and now chief of the insurance division of the army engineers, mingled with friends at the insurance commissioners meeting at Portland. He was on the coast to handle matters of coverage in connection with projects on islands of the Pacific.

The insurance commissioners quartet was organized at Portland and so much talent was uncovered that it became necessary to draw straws to determine which singers should constitute the first team and which should be the alternates. The most beautiful singer, everyone agreed, is Thomas O. Carlson, actuary of National Bureau of Casualty & Surety Underwriters, who is what is known in musical circles as a basso profundo. Others that qualified are Commissioners McKenzie of Arkansas and Hodges of North Carolina; J. R. Berry, general counsel of the National Board; Superintendent La France of Quebec; A. N. Guertin, actuary American Life Convention; Carl Tiffany, Illinois actuary; Ralph Jones and John A. Henry, Continental Casualty-Continental Assurance. Insurance Director Parkinson of Illinois was selected as the piano player.

Mrs. Albert Pingree, whose husband is deputy commissioner of Vermont, did not, as was reported last week, suffer a broken leg when her chair collapsed during a dinner at the N. A. I. C. convention at Portland. She did suffer a back injury.

Henry Duggan of Newburyport, chairman of the insurance committee of the Massachusetts house, made many friends at the Portland convention of the insurance commissioners. He is a potent factor in his state and is credited with having played a large part in blocking repeal in his state of the Guertin life insurance policy reserve and non-forfeiture valuation law. His California counterpart was also at the N. A. I. C. meeting—Frank J. Waters, who is chair-

man of the insurance committee of the California house.

Clare A. Lee of Salem, former insurance commissioner of Oregon, was warmly greeted at the insurance commissioners convention at Portland. He is now an attorney specializing in medical credits and insurance. He was a most popular commissioner and was in office when the meeting was last held at Portland in the early 1930s.

Frank C. Herbert, assistant secretary and office manager of St. Paul F. & M., will retire July 1 on pension after serving 42 years with the company. For many years he was personnel director. His health has not been good the past few months and he has not been active recently. He plans to make his home at his summer place on the St. Croix river 25 miles from St. Paul.

James S. Kemper of Chicago, president of Lumbermen's Mutual Casualty and head of other Kemper companies, has been elected treasurer of the Republican party national committee. He is high up in Republican officialdom, and formerly was chairman of the finance committee.

In recognition of his 25 years with the Fire Companies Adjustment Bureau, Rand M. Hill, manager at Denver, was presented an engraved gold wrist watch at the recent annual managers' meeting of the bureau in New York City. Mr. Hill, who has been manager at Denver for the last 10 years, on his return to Denver found his office filled with flowers presented by his employees.

William C. Gerken has left his position with the legal department of Home to become connected with the Allied Commissioner, counsel division at Vienna. During the war while serving as a first lieutenant he was associated with the Commissioner.

R. B. Lathan, Kansas state agent for North America at Wichita, has returned from a vacation and rest with relatives and old friends at Union City, Tenn.

DEATHS

Clyde DeWitt Langley, 54, of Denver, inspector in the state insurance division, died in St. Luke's hospital, Denver, of a heart ailment. He was born

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and had spent his life there except for 13 years in Texas. He was a Scottish Rite Mason.

D. H. Goodman, president of the Goodman-Segar agency, died at Norfolk, Va.

William R. McDonald, 63, founder and president of the W. R. McDonald & Co. agency, Portland, Ore., died. He was born in Asland, Ill., and went to Portland in 1909 as claim agent for the S.P.&S. railway. In 1911 he opened an office as independent claim adjuster for several corporations and in 1914 became general agent in Oregon for General Accident and Hanover Fire. His firm has continuously represented these two companies since that time. The agency also represents Potomac, American Surety, Fidelity & Deposit and Preferred Accident.

H. F. Pickens of the H. F. Pickens agency, Crooksville, O., died.

W. I. Fisher, 89, died at his Omro, Wis. home. For 31 years he was a director and for 13 years president of Utica Mutual Fire.

Henry Peter Tower, local agent in Beloit for many years before his retirement eight years ago, died at his Beloit home at the age of 86.

H. P. Simons, 58, general adjuster with the Kansas City office of Western Adjustment since 1931, died suddenly at a fishing resort near Bena, Minn. Simons, who had joined the Western in 1927 at the Des Moines office, suffered a heart attack about two years ago and had been in failing health.

James J. Cane of Minnesota, state agent of Norwich Union Fire, died at Deaconess hospital, Minneapolis, June 17 and was buried at National cemetery, Fort Snelling.

Mr. Cane started in 1903 as a clerk in the Joseph A. Rogers agency, St. Paul. In 1907 he went into the field for Phoenix of Hartford and in 1910 was named North and South Dakota state agent. He served in the army in the first war and since 1919 had been state agent of Norwich Union.

He was born at Minneapolis in 1887.

Mrs. J. W. Brownlow, mother of Marvin Brownlow, manager of Underwriters Salvage Co. of Chicago, died Sunday afternoon following a heart attack. She had been living with her son at Evanston, Ill. Funeral services were held at Springfield, Mo. Wednesday.

Alfred G. Trager, 48, special agent of Pearl in western Pennsylvania and West Virginia, died suddenly while attending the outing of the Pittsburgh Smoke & Cinder Club at Conneaut Lake, Pa. He had been with Pearl since 1940.

Change Missouri Agents Assn. Officers' Itinerary

Revised tour plans of officers of the Missouri Association of Insurance Agents eliminate the Hannibal sectional meeting which was originally scheduled for June 27. From the noon meeting that day at Kirksville the officers' group will journey directly to Columbia for a midday gathering the following day.

Install California Pond Officers

LOS ANGELES—The California Blue Goose at its June meeting initiated 25 candidates and installed these officers: Most loyal gander, August M. Schneider, Springfield F. & M.; supervisor, G. A. Heissner, Jr., Aetna Fire; custodian, Mark A. Wells, "Insurance Journal"; wilder M. W. Paxton, Edward Brown & Sons; keeper, W. B. Radford, adjuster; guardian, E. E. Walls, Loyalty group.

New officers elected by the **Insurance Women of Harrisburg** are president, Mrs. Margaret H. Suder, U. S. F. & G.; vice-presidents, Miss Marion Walters, Fidelity-Phoenix, and Mrs. Marie Shuey, Farm Bureau; secretaries, Miss Lillian Wilson, National Fire and Miss Mary Byers, B. Carl Wharton Agency; treasurer, Miss Margaret J. Shearer, Employers group.

Textiles Are Hijackers' No. 1 Target, Survey Shows

Textiles are today the No. 1 target of truck cargo hijackers, according to an analysis of nearly 350 truck hijackings of the past year, representing more than \$2,500,000 of cargo loss, made by Babaco Alarm Systems. They accounted for 28% of the losses by number and 39% of the loss values involved. The textiles were about evenly divided between woollens, cotton and rayons, with some silk involved. Clothing hijackings were second in number, while liquor was second in values. Leaders in values involved were clothing, tobacco, furs.

SEC Reports Transactions

In the official summary of security transactions and holdings reported to the SEC, April 11-May 10, it is stated that Richard A. Corroon sold 2,000 shares of Corroon & Reynolds common and now has 314,889 shares and that Richard A. Nelson bought 500 shares and now has 800; Elmer J. McLeod bought four shares of New Amsterdam Casualty and now has 441; Hugh D. Combs bought 50 shares of U. S. F. & G. and now has 55; C. J. Fitzpatrick bought 10 and has 210; William F. Mylander bought 50 shares and has 1,200.

George Moir Heads S.F. Forum

SAN FRANCISCO—George Moir, assistant manager of St. Paul F. & M., has been elected president of the Fire Underwriters Forum here. M. L. Cornell, Associated F. & M., is secretary; Alfred Sassus, Eby & Co., assistant secretary; John D. Chase, Travelers, treasurer. Phil Callaghan, Fireman's Fund, and B. J. Masters, Security, are additional directors.

Convention Dates

June 27-29, Maryland Agents, midyear, Ocean City.

June 27-29, New England Agents, Poland Spring Hotel, Poland, Me.

July 11, Special Agents of Pacific Northwest, midyear, Seattle.

July 29-31, International Federation Commercial Travelers, Jasper Natl. Park.

Aug. 8-10, Georgia Agents, annual, General Oglethorpe Hotel, Savannah.

Aug. 12-13, Oregon agents, annual, Portland.

Aug. 15-16, Washington agents, annual, Tacoma.

Aug. 20-22, Blue Goose, grand nest, New York.

Aug. 29-30, Upper Peninsula (Mich.) Agents, summer meeting, Douglas Hotel, Houghton.

Aug. 29-30, Minnesota Agents, annual, Hibbing.

Sept. 4-6, Michigan agents, annual, Gratiot Inn, Port Huron.

Sept. 4-6, International Assn. Insurance Counsel, annual, Wernersville, Pa.

Sept. 6-7, Pennsylvania agents, annual, Penn Harris Hotel, Harrisburg.

Sept. 6-7, Missouri Agents, annual, Muehlbach Hotel, Kansas City.

Sept. 9, Ohio Agents, annual, Columbus.

Sept. 9-10, International Claim Assn., Chateau Frontenac, Quebec.

Sept. 11-13, Alabama agents, annual, Tutwiler Hotel, Birmingham.

Sept. 15-20, Assn. of Superintendents of Canada, Nova Scotia Hotel, Halifax.

Sept. 16-17, Illinois Agents, annual, Pere Marquette Hotel, Peoria.

Sept. 17-18, Iowa Agents, annual, Montrose Hotel, Cedar Rapids.

Sept. 22-26, National Assn. of Insurance Agents, Brown Palace Hotel, Denver.

Sept. 30-Oct. 2, Bureau Personal A. & H. Underwriters, annual, Stockbridge, Mass.

Oct. 10-11, Tennessee agents, annual, Hotel Peabody, Memphis.

Oct. 10-11, Wisconsin Agents, annual, Hotel Schroeder, Milwaukee.

Oct. 14-16, National Assn. of Mutual Insurance Agents, annual, Hotel New Yorker, N. Y.

Oct. 20-21, Massachusetts Agents, annual, Worcester.

Oct. 22-23, Indiana Agents, annual, Claypool Hotel, Indianapolis.

Oct. 28-31, Insurance Section, American Bar Assn., Atlantic City.

Dec. 9-11, N.A.I.C. midyear, Hotel Commodore, New York.

Swisher, Ressler Ind. Presidents

Officers elected at the annual meeting at Lake Wawasse of the Indiana Fire Underwriters Association are: President, Lynn D. Swisher, W. P. Ray & Co.; vice-president, Alwin E. Bulau, Home; secretary, Elizabeth S. Cooper.

New directors are R. O. Hudler, Aetna Fire; W. G. Wheeland, Automobile; H. A. Pfister, Providence Washington.

Edwin P. Ressler, National Fire, was elected president of the Indiana Fire Prevention Association. Edward McMahon, Corroon & Reynolds, was elected vice-president and Wilbur Scott, Home, secretary.

Carter Bowser, state fire marshal, expressed appreciation of the cooperation of this association.

A rising vote of thanks was given Walter Dithmer, W. P. Ray & Co., for his work as chairman of the public relations committee.

Leroy Hines, Ohio Farmers, retiring secretary, was given a vote of appreciation. Mr. Hines was recently transferred to Illinois as state agent for his company.

Indiana President's Talk

At the Indiana Fire Underwriters Association meeting, James A. Bawden, Springfield F. & M., the retiring president, spoke in highest praise of the service rendered by association members in war plant inspections and loss reduction work.

Ray DuBois, North British, presented Mr. Bawden with evidence that a console radio would be delivered at his home in appreciation of his service as president. G. R. Pritchett of American presented the baseball prize.

Help In St. Louis Inspections

ST. LOUIS—Fire prevention experts recruited from the ranks of St. Louis insurance agents, brokers and fieldmen were sworn in as special deputies of the St. Louis fire marshal to make inspections of hospitals, homes for the aged, orphanages and other institutions in the city limits, as an aftermath of several fatal hotel fires recently.

It was decided the insurance men should inspect the hospitals and homes and the regular city inspectors, the hotels, night clubs, etc. Many serious violations of safety regulations were found in hotels and citations were made against most of them. These included improper storage of large quantities of paints and oils, and faulty electric wiring.

Radio Station Gets Award

DES MOINES—The National Board's honorable mention award to radio station WHO was presented at the June meeting of the Des Moines Association of Insurance Agents.

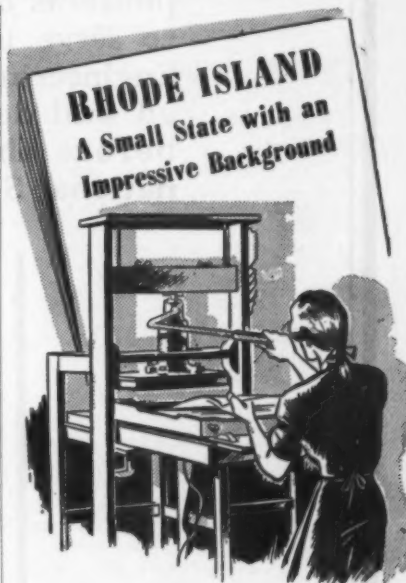
Ralph Jester, president of the association, awarded the plaque to Bill Diamond of WHO's farm department. The station won the award for its educational campaign to eliminate farm fire hazards and its sponsorship of a contest in which school children were active in locating fire hazards.

John F. Hynes, secretary of Employers Mutual Casualty, spoke on workmen's compensation insurance.

Name New W. U. A. Committees

President C. W. Ohlsen of the Western Underwriters Association appointed the so-called constitutional committees which were published a few weeks ago. The governing committee has now appointed special committees as follows: Arrangements: E. G. Frazier, Springfield F. & M., chairman, Paul H. Barr, Hanover, R. S. Buddy, Glens Falls, O. C. Gleiser, Commercial Union, R. D. Safford, Travelers Fire; Cooperation in loss adjustment practices: L. E. Grigsby, Hartford Fire, chairman, C. L. Zook,

National, R. L. Tanner, New York Underwriters, A. F. Powrie, Fire Association, G. H. Duxbury, North British; Map committee: Carl E. Ingram, Great American, chairman, E. D. Patton, Northern of England, J. G. McFarland, American, R. G. Osgood, North America, Charles E. Dox, London & Lancashire; Public relations: J. C. Harding, Springfield F. & M., chairman, S. M. Buck, Great American, E. A. Henne, America Fore, A. F. Powrie, Fire Association, John Rygel, Hanover; Conference: E. A. Henne, America Fore, chairman, Ivan Escott, Home, J. C. Harding, Springfield, F. L. Ludington, Atlas, A. F. Powrie, Fire Association.



EARLY RHODE ISLAND NEWSPAPER

"The Newport Mercury", a famous Rhode Island newspaper established in 1758, was printed on a press brought to Newport by James Franklin, brother of Benjamin. Press work was done by hand and type was often rough and blurred. Although the sheet was small—about the size of writing paper today, it had an important role in the early progress of Rhode Island. When the city was looted by British soldiers, Solomon Southwick, the publisher, buried the press in the yard of a building on Broad Street, but the British found it and got out a paper in favor of the King.

Just as the importance of a newspaper is not measured by its size, the historical position of Rhode Island could never be measured by its size among the other states. The Rhode Island Insurance Company is proud of its birth and growth in such a state.

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RHODE ISLAND
Insurance company

PROVIDENCE • RHODE ISLAND
Progressive in Outlook
Conservative in Management

FIRE • AUTOMOBILE • INLAND
MARINE • OCEAN MARINE

CURRENTLY national emphasis is on safety. Ready to serve in this line is our Engineering Division, founded and devoted to Safety before the origin of the national Safety Movement.

EMPLOYERS REINSURANCE CORPORATION

J. B. ROBERTSON—PRESIDENT

KANSAS CITY

NEW YORK

CHICAGO

SAN FRANCISCO

LOS ANGELES

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Residence-Outside Theft Policy a Good Buy Claims Holden

**Shows Value to Men at
Michigan Association's
Insurance Institute**

At the first of what is hoped to be an annual series of insurance institutes sponsored by the Michigan Association of Insurance Agents at Clear Lake camp, near Battle Creek, G. R. Holden, Jr., instructor, Aetna Casualty, Hartford, surprised some of the older insurance men with a statement about the residence and outside theft policy. "This policy is a good buy as clearly proven by the bad loss ratios of most companies," He explained this by saying companies have been interpreting it as an "all loss" policy to compete with the personal property floater.

Unusual Features

An unusual feature of the meeting was holding it for men only. Women were not invited to attend the institute. The 66 men enrolled agreed this lack of diversionary interest permitted greater concentration on the strenuous schedule, which usually ran from 9 a. m. until 9 p. m. each day. Some of the younger men staged playlets on insurance Thursday evening under the direction of Richard E. Farrer, educational director National Association of Insurance Agents.

Waldo O. Hildebrand, secretary-manager Michigan association, stated that the majority of the men were war veterans anxious to implement their training. Many had no previous insurance background and the speakers considered this fact in offering their material. H. Thompson Stock, director of education Michigan association, Detroit, was the most frequent speaker during the session. He covered the fire policy, dwelling and contents form, automobile and garage policies, power plant and plate glass, agency management, types of insurance companies, insurance rating, and the function of insurance.

Many Prominent Speakers

Other speakers included Edward R. Moore, president Michigan association, Port Huron, who covered "The Insurance Business as a Vocation"; Herbert B. Thompson, director Department of Insurance, Lansing, "Insurance Laws"; Mr. Holden also covered the public liability policies—other than auto, including the comprehensive and comprehensive personal contracts; Leonard C. Chrisman, manager analytical department, Standard Accident, Detroit; Mr. Farrer reviewed the Business Interruption form; Donald Wilson, special agent Associated Aviation Underwriters, Chicago, covered the fundamentals of Aviation Insurance; P. J. Leen, assistant manager Fireman's Fund, Chicago, outlined transportation and inland marine coverages.

George Bortz, resident vice-president Fidelity and Deposit, Detroit, discussed fidelity bonds and John C. Gardner, special agent Fidelity & Deposit, Grand Rapids sub-office, talked on contract bonds.

Underwrite the Moral Hazard

Claiming he was not a close student of insurance, being primarily a field man, Mr. Holden stated that he could not help but feel enthusiastic about the saleability of the contract and urged the men to re-

McKell Heads U. S. Chamber Group

W. E. McKell, first vice-president of American Surety and president of New York Casualty, has been appointed chairman of the insurance committee of the Chamber of Commerce of the United States. Mr. McKell has been a member of this committee for the past two years.

Mr. McKell as chairman succeeds Chester O. Fischer, vice-president of Massachusetts Mutual Life.

Safety Council Predicts 500 July 4 Deaths

The accident death toll over the Fourth of July holiday will be 500, according to the National Safety Council in an estimate based on average accident fatality totals for similar periods before and taking into account this year's trend. This figure includes death from traffic, drowning, fireworks, falls, over-exposure to sun and other accidents.

The council notes that with travel virtually back to the 1941 level, traffic deaths alone are averaging 45% more than last year and are about the same as the record high of 1941.

Auto Dealer's License Withheld

NASHVILLE—Although a Davidson county circuit judge decided Commissioner McCormack was wrong in denying their applications for limited license as local representatives of Motor Insurance Corp. of New York, Tennessee auto dealers still are without authority to sell auto liability insurance and face a period of indefinite length before they get it. Attorneys, who will handle the appeal for the department and for local stock and mutual agents, may take from 30 to 45 days in preparing the appeal to the state court of appeal which may, in turn, be some time in rendering a decision. Meanwhile local agents have an opportunity to establish their own auto-agent banking plan.

view the provisions, acquaint themselves with the rating procedure, and go out and sell. Underwriting, he declared is chiefly one of surveying the moral hazard, especially since the contract provides that mysterious disappearance is presumed to be theft.

To emphasize his high regard for the policy, Mr. Holden injected a humorous note into his lecture period by saying that he didn't worry about forgetting to lock the doors and windows at home; neither did he, a self-styled "car door locker," bother to lock the parked car. He also said he wasn't concerned about his luggage on the train and ascribed this freedom to having "one of those policies."

During the question period following Mr. Holden was asked: "I divide my time living a few weeks with my mother and mother-in-law. How can I show a permanent residence if I have property in both homes?" He replied: "Sell each family a policy and all of you will be covered."

Sales Talk Demonstration

Concluding the review of the contract with a sales talk demonstration Mr. Holden showed it was possible to give a complete presentation of the most important points within a period of five minutes and yet receive an order. He stated it was unnecessary to make an inventory nor to carry insurance to value; it is up to the insured to select his amount of coverage—within a reasonable limit. Mr. Holden said it was his personal opinion that divided coverage under this form was the "best buy," rather than the 100% blanket plan.

Pursue Payroll Limitation Quest

**N.A.I.C. Memorializes
Industry to Find Way to
Avoid Swings**

The N. A. I. C. workmen's compensation committee at Portland memorialized the National Council on Compensation Insurance to "continue and vigorously pursue" its investigation of the feasibility and practicability of incorporating a limited payroll in the compensation rating structure and to consider alternative methods of improving the premium base and to report in December. The association adopted that report.

Gibbs of Texas has been the leader in striving to arrive at some invention to avoid the feast and famine swings that are produced by fluctuations in wage levels. Presently, for instance, the wave of wage increases tends to inflate premiums, although there are influences at work in the claim end that are tending to hold premiums and losses in balance.

The difficulty, of course, is that to revise the premium base would compel the employer to keep another set of records and also if the base were depreciated the rate of premium would have to be increased so as to produce the necessary income.

Hopes of Committee

The committee said it has hoped that a procedure could be developed that would reflect more accurately the rate and premium needs of the current period. Use of total payroll has produced an excessively high premium when wage levels of the current period are materially higher than the experience period employed for producing or indicating the rate. Much of the wage level change is in that segment of the payroll in excess of the amount of wages necessary to produce maximum indemnities under state laws. Moreover profit sharing and bonus plans tend to make the present procedure subject to more criticism.

The committee observed that any limitation of payroll for premium computation would require an upward adjustment of manual rates and that the more limited the payroll the greater would be the rate increase. Also the principle of payroll limitation could not be introduced until reliable statistical data, by manual classification, are available.

As to the possibility of discarding bonus and incentive payments from the payroll base, some observers fear that this would tempt some employers to juggle their records to identify normal pay as bonus.

Vacation Pay Problem

At the committee meeting Forbes of Michigan raised the question of how to treat vacation pay.

J. M. Cahill of the National Bureau of Casualty & Surety Underwriters urged the committee to set the committee of experts promptly to work on a study of graduation of expenses by size of risk. This study should be instituted without delay, he said, so that up to date figures may be available. Mr. Cahill said that at the hearing the week before at San Francisco on the four way compensation plans for California he had promised Commissioner Garrison that he would press for such a study to be undertaken pronto.

Nat. Bureau Session At Seattle

William Leslie, general manager National Bureau of Casualty & Surety Underwriters, and several other bureau officials, met in Seattle with bureau company representatives following the commissioners convention at Portland.

Denver Sets High Mark in Nat'l A. & H. Convention

**Registrations 500—
Smith President—
Gregory Starts Up**

NEW OFFICERS ELECTED

President—R. B. Smith, Great Northern Life, Oklahoma City.

First Vice-president—G. H. Knight, Federal Life & Casualty, Cleveland.

Second Vice-president—E. F. Gregory, Business Men's Assurance, Denver.

Executive board—William E. Reinsh, Massachusetts Bonding, Omaha; George B. Richards, Monarch Life, Hartford; August Kern, Jr., St. Louis; G. A. Crutchfield, Professional Insurance Corp., Jacksonville, Fla.; C. B. Stumpf, Illinois Mutual Casualty, Madison, Wis.

By FRANK A. POST

DENVER—It was virtually a foregone conclusion that at the annual meeting here of the National Association of Accident & Health Underwriters R. B. Smith, first vice-president, would be advanced to the presidency succeeding R. J. Costigan, Business Men's Assurance, Kansas City, and G. H. Knight, second vice-president to the next higher post.

Interest centered, therefore, on the selection of a new second vice-president who will be in line for the presidency two years hence. E. F. Gregory, B. M. A., Denver, was named to that post in recognition of his faithful service for six years on the executive board and also for the work he has done as president of the Denver association in arranging for the convention here.

E. H. Mueller, who has done a notable job as acting executive secretary the past year at a great personal sacrifice submitted his resignation as of July 1 or as soon as his successor can be chosen. It is expected that a permanent executive secretary will be named very shortly and the headquarters office moved from Milwaukee to Chicago.

A resolution was adopted endorsing the selection of O. J. Breidenbaugh as permanent instructor of the Purdue A. & H. course.

The Denver convention was one of the best if not the best held by the National association and certainly the largest with a registration of more than 500 including ladies. It demonstrated the permanent basis on which the association has now been established.

The Denver people set a high mark for future convention hosts to shoot at in the perfection of convention arrangements, the program presented and in the entertainment of which the "Days of '49" was the highlight.

The morning the convention opened it was quite hot and rather on the steamy side and the Denver hosts, who had featured the "Cool Colorado" slogan very strongly, came in for some kidding by the earlier speakers but it cooled off that evening.

Carl Ernst, North American Life & Casualty, Milwaukee, secretary the past year was elected chairman of the leading producers round table succeeding C. B. Stumpf, Illinois Mutual Casualty, Madison, who under the new setup adopted at this meeting automatically

(CONTINUED ON PAGE 25)

Auto Accident Awards, Suits Are on Increase

In comparatively recent weeks the automobile insurers have noticed a distinct turn for the worse in what happens to automobile cases in court. The spirit of inflation has spread universally and members of juries are not immune to its influence. The judge of one court took occasion to point out to the jury that a dollar nowadays is not worth as much as it used to be. The jury responded appropriately by hiking the verdict.

Awards have gone up sharply. The insurers do not dare try cases they normally would try in court. One insurer was attempting to settle a case that ordinarily it would have gone to court with the expectation of not getting hit for more than \$15,000. It was finally settled during the trial for \$28,500.

Number of Suits Going Up

The number of suits is increasing. What has happened reflects the human reaction to present day economy with its shortage of goods, its devaluation—both actual and in people's attitude toward it—of money. Another phase of the same thing is the tremendous difficulty a car purchaser faces today in getting a new automobile. It is not uncommon to hear of \$1000 bonuses paid in order to actually get delivery on a new car. Or, numerous special charges are made and nothing is given in trade for the customer's old car, even though it might be a 1941 and in good condition.

The situation has accentuated the need for moving rapidly when rates need adjusting to meet special situations. Even the most conservative are coming round to the view that proceeding with rate increases must follow more closely upon the heels of the facts as they are than used to be possible. Otherwise, the companies realize they can be badly hurt before they get relief.

Drowning When Plane Is Forced Down in Water Not Under Aviation Clause

Death by drowning after a plane had been forced down on the water, does not preclude recovery under a policy which contained an aviation exclusion clause. The federal court for the western district of South Carolina so held in *King vs. Order of United Commercial Travelers*.

The insured, Drew L. King, a second lieutenant in the civil air patrol, was on a flight as an observer in a land based plane piloted by Clarence Rawls, which developed motor trouble and was forced down on the Atlantic ocean about 30 miles out from Cape Fear, N. C. The occupants of another patrol plane saw both Rawls and King out of the plane in the water, wearing inflated life jackets, and neither seemed to them to have been injured by the landing. They dropped emergency kits, notified their base and continued to circle for about 2½ hours when shortage of gasoline forced them to head for the base. Both men were dead when picked up by navy boats about two hours later.

Drowning is Cause

The policy on which suit was brought covered death effected solely through external, violent and accidental means but excluded death resulting from participation, as a passenger or otherwise, in aviation or aeronautics, except as a fare-paying passenger in a licensed aircraft operated on a regular schedule.

The cause of death given by the navy doctor was drowning as a result of exposure in the water. The court held that the insured had arrived by way of an aircraft at the place near where he was later accidentally drowned, but he

Turn Thumbs Down on N.A.I.C. Actuary for 'Comp' Council

The idea of N. A. I. C. employing a seeing eye actuary stationed at the National Council on Compensation Insurance was virtually knocked on the head at the commissioners meeting at Portland.

N. A. I. C. voted to "receive" the report of the special committee, headed by Hodges of North Dakota, on feasibility of employing such a representative and the parliamentary effect of such action seems to be to bury the plan. The Hodges committee had concluded that a by-law amendment would be necessary to provide for payment of salary to such an actuary by N. A. I. C. with funds provided by the National Council.

Although the report recommended such a by-law change, the association turned thumbs down according to a previous understanding with the committee.

\$18,000 Thoughts Linger

It is understood that there still lingers the hope in some breasts that the \$18,000 position left vacant by the death of C. W. Hobbs may yet be filled. He was known as the special representative of N. A. I. C. on the National Council. If an actuary were named it would mean abolition of the old Hobbs' post.

There is no sense of urgency on the part of the commissioners to set up an observer and liaison man in the council because they know it is to the self interest of the council to conduct its processes on the most scientific basis possible and that the mutuals and stock companies that compose its membership see to it that neither side throws any curves.

Comm'l Standard Men Meet

The accident prevention and audit department of Commercial Standard held an educational meeting in Fort Worth, was attended by the field men from the 23 states in which the company operates. Round table discussions were held, with the field men and home office officials participating, and the new members of the staff were taken on an inspection tour of the home office.

N. Y. Cas. Headings Transposed

On page 77 of the 1946 Argus Casualty Chart some heads above figures for the New York Casualty showing were transposed. The figures in the three columns headed P.D. and collision are the auto property damage figures; those under auto property damage are actually auto collision figures and those under auto collision are actually property damage and collision other than auto.

Detroit A. & H. Plan in Effect

The plan of group accident and sickness disability protection adopted by the Detroit Association of Insurance Agents has become effective for all enrolled members actively at work. The insurer is Standard Accident.

was not injured in arrival or leaving the plane. The plane had not crashed, but made a normal landing. "Where the service, travel and flight in the aircraft had definitely ended and the only connection the insured had with the plane at the time he met his death by drowning was that he arrived by plane at a place near where he was drowned, his death was too remote to be considered the result of participation in aviation or aeronautics," the court said.

Johnson, Johnson & Foster and Jesse W. Boyd, Spartanburg, S. C., appeared for the beneficiary; Haynsworth & Haynsworth, Rayney & Sant, Greenville, S. C., for the insurer.

California Plan Is Illuminated

Pat Merrick Answers Many Questions on Unemployment Compensation Disability Procedure

Those interested in accident and health insurance, while at the commissioners convention at Portland, held an enlightening conference with Pat Merrick of the California unemployment compensation disability system. Mr. Merrick outlined the new program with particular reference to the problems involved in setting up and operating voluntary insured plans as is permitted as an alternative to state fund coverage. He is well informed and is cooperating to the utmost with private insurance people in the interest of promoting the use of the voluntary route.

He was formerly legislative representative of the California State Chamber of Commerce handling workmen's compensation matters particularly.

Mr. Merrick pointed out that the new scheme applies the concept of unemployment compensation to disability. The stabilization commission, he declared, desires to assist insurers and employers.

Range of Benefits

The weekly benefits range from \$10 to \$20 and the total annual benefits from \$168 to \$468.

To be entitled to benefits the employee must have earned at least \$300 during the base period. That is the first four of the five quarters preceding the date of filing notice of claim. To recover the person must be unemployed and suffering disability.

Recovery on account of pregnancy is limited to disability existing after the fourth week following the termination of pregnancy. There is no recovery if the individual is receiving workmen's compensation benefits or straight unemployment insurance, such, for instance, as under the GI bill. There are no moral exclusions, as for example drug addiction, alcoholism, attempted suicide.

Accompanying the first claim for benefits must be a certificate from a physician, osteopath or chiropractor licensed in California. Those who rely on spiritual healing may furnish a certificate from a practitioner of their faith. So far the Christian Scientists are the only ones in this category to indicate interest in getting the certification of their practitioners approved.

Must Give Edge Over State

To initiate a voluntary plan the employer or a majority of employees may create a program and submit it to the state agency for approval. A voluntary plan must in all respects be equally as generous as the state plan and in at least one respect must be more liberal. The plan must be available to all employees. The law specifies that such a plan, once installed, must be continued in force for at least two years.

A voluntary plan may be insured or self insured. To self insure there must be deposited an amount equal to .5% of covered payroll for the preceding year.

An assessment of .02% of covered payroll will be collected to defray the state's costs.

Probationary Periods

The question may arise as to probationary periods in insured plans. Mr. Merrick said. The answer may lie in continuing under the state plan until the probationary period has been completed.

There is the important consideration of terminal liability. An individual may be entitled to benefits even though he has had no covered employment for 18 months and he could be drawing benefits 25 months after he was last employed.

The solution here he suggested may be found in the state establishing a bookkeeping account for each employer. Debited against him would be payments that the state fund has to make to his former employees who were under a voluntary plan during the base premium paying period and credited to him would be payments made by private insurers to

employees who were covered under the state plan during the base period. The latter circumstance might arise when a plan is switched from state to voluntary and the end of the fifth quarter comes under the voluntary installation.

The rub is that while the state will collect debits from the employer, the state is not empowered to make payment for credits to the employer. The hope is that the credits and debits will balance one another. If there is an excess of debits over credits the state will collect, but if the credits exceed the debits the state makes no payment.

Explains Pro Rating Provision

Where a disabled worker has had a variety of employment during the year, the benefit payments will be prorated. For instance, on account of an employee who received \$100 wages while insured under Plan A, \$500 while under Plan B, and \$1,000 while under the state plan, Plan A would pay 1/16 of the benefits, Plan B 5/16 and the state 10/16.

Another problem arises because of the fact that the outside limitation on which the employee contribution is made is \$3,000 of salary. An employee may receive that amount in a few months and then change jobs. If he became disabled while in the new position he would collect from his new employer's insurer, but the latter would have received no premium from him. This would be serious only when an entire group were switched from one plan to another.

The diversion of the 1% tax upon employees from the old straight unemployment compensation fund to the new disability fund became effective May 21, 1946. Under a voluntary plan the employee is excused from making such payment to the state. There is no limitation upon the employee paying more than 1% to the voluntary plan nor upon employer contributions.

Benefit payments start May 21, 1947, unless California is successful in getting return of its \$104 million contribution under the old setup from the federal trust fund. If that is returned the benefit payments will start earlier and voluntary plans will be permitted to go into effect on the same date.

Bills are in Congress for return of the \$104 million and Mr. Merrick said the outlook for passage is more hopeful than it was.

The act, he said, requires the form of policy issued under voluntary plans to be approved by the insurance department. Commissioner Garrison has stated, according to Mr. Merrick, he doesn't apprehend any insurmountable obstacles in this connection but he does favor legislation giving the department specific authority to act and removing this cover from any statutory connection with regular A. & H. business.

Various regulations will be issued following hearings to be held, probably during August and late July. The C.I.O., he said, fought the provision permitting voluntary plans and they will protest whatever regulations are promulgated and will go to the appeals board. But, he predicted, there will be little trouble there.

Adverse Selection

Mr. Merrick referred to the provision that the use of voluntary plans shall not be such as to cause adverse selection against the state fund. Mr. Merrick voiced the belief that this provision is meaningless and can be disregarded.

In answer to a question, Mr. Merrick said that recovery under a conventional disability policy does not prevent an individual from recovering under the state disability plan. The situation here is comparable to a person owning regular life insurance and coming under the OASI section of the federal social security act.

(CONTINUED ON PAGE 29)

Acc. & Aetna
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Empl. L
Empl. M
Empl. M
Empl. F
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Europ.
Excess
Fact. M
Farm B
Farmers
Fmrs. M

Casualty Net Premiums and Paid Losses in 1945 in KANSAS

| | Total Premiums and Losses | Auto. Liab. Premiums and Losses | Other Liab. Premiums and Losses | Fidel. Premiums and Losses | Surety Premiums and Losses | Plate Glass Premiums and Losses | Burg. Theft Premiums and Losses | Auto. P. D. & Coll. Premiums and Losses | Other P. D. & Coll. Premiums and Losses | | Total Premiums and Losses | Auto. Liab. Premiums and Losses | Other Liab. Premiums and Losses | Fidel. Premiums and Losses | Surety Premiums and Losses | Plate Glass Premiums and Losses | Burg. Theft Premiums and Losses | Auto. P. D. & Coll. Premiums and Losses | Other P. D. & Coll. Premiums and Losses | | |
|--------------------|------------------------------------|---|---|-------------------------------------|-------------------------------------|---|---|--|--|-----------------------|------------------------------------|---|---|-------------------------------------|-------------------------------------|---|---|--|--|--------|--------|
| Acc. & Cas. | 6,820 | 2,389 | 168 | 1,502 | 55 | 149 | 15 | 1,287 | 1,124 | Fmrs. Mut. Hail. | 75,779 | 11,551 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 6,068 | |
| Aetna Cas. | 1,462 | 46 | ..... | 288 | ..... | ..... | 47 | 569 | 342 | Fmrs. Un. M. Au. | 244,382 | 2,596 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 3,886 | |
| Alliance, M. C. | 327,343 | 80,147 | 41,277 | 97,476 | 17,342 | 17,718 | 5,817 | 17,219 | 39,106 | F. & C. | 439,994 | 49,826 | 32,326 | 301,145 | 18,184 | 4,952 | 2,930 | 12,088 | 27,754 | 27,754 | |
| Allied M. C. | 99,194 | 19,722 | 7,930 | 46,790 | 1,044 | 877 | 2,598 | ..... | 43,581 | F. & D. | 208,797 | 4,079 | 3,661 | 178,251 | 728 | 4,771 | 839 | 2,644 | 17,962 | 17,962 | |
| Anchor Cas. | 69,764 | 14,738 | 3,899 | 7,078 | ..... | ..... | 228 | 2,050 | 28,150 | Fidelity Mut. | 130,630 | ..... | 99 | ..... | 2,595 | 386 | 8,555 | ..... | ..... | 13 | |
| Assoc. Ind. | 28,318 | 5,397 | 201 | 1,297 | ..... | ..... | ..... | 867 | 12,570 | Firemens F. I. | 58,043 | 11,596 | 4,904 | 24,731 | 1,473 | 808 | 218 | 2,407 | 6,906 | 6,906 | |
| Amer. Auto | 187,559 | 69,153 | 13,037 | 22,191 | ..... | ..... | 2,042 | 2,773 | 48,152 | Gen. Acc. | 86,932 | 13,487 | 3,838 | 35,221 | ..... | ..... | 424 | 2,880 | 9,037 | 9,037 | |
| Amer. Cas. | 95,379 | 58,519 | 808 | 11,295 | 4,218 | 1,473 | 290 | 144 | 1,561 | Gen. Cas. | 62,514 | 10,073 | 2,45 | 27,699 | ..... | ..... | 321 | 540 | 5,769 | 5,769 | |
| Amer. Empl. | 4,640 | 356 | 75 | 2,017 | ..... | ..... | 53 | 209 | 1,726 | Gen. Re. | 80,093 | 20,783 | 3,514 | 4,197 | 7,077 | 6,613 | 31 | 5,793 | 3,842 | 3,842 | |
| Amer. F. & C. | 88,189 | 21,821 | 12,114 | 26,806 | 5,720 | 3,204 | 1,469 | 4,023 | 11,593 | Glens Falls Ind. | 34,346 | 8,193 | 3,601 | 2,296 | 2,097 | 6,628 | 531 | 4,243 | 5,023 | 5,023 | |
| Amer. G. & L. | 38,552 | 12,026 | 2,156 | 12,820 | 537 | ..... | 380 | 2,764 | 8,075 | Globe Ind. | 61,500 | 14,142 | 7,608 | 22,573 | 1,937 | 2,095 | 132 | 764 | 10,146 | 10,146 | |
| Amer. Ind. | 7,089 | 6,016 | ..... | ..... | ..... | ..... | ..... | ..... | 1,673 | Grt. Amer. Ind. | 47,016 | 7,121 | 6,315 | 22,263 | 1,180 | 605 | 86 | 1,684 | 6,248 | 6,248 | |
| Amer. Ind. | 3,388 | 1,903 | ..... | ..... | ..... | ..... | ..... | ..... | 1,485 | Hardware Ind. | 11,579 | 121 | ..... | 8,979 | ..... | 757 | ..... | 770 | 952 | 952 | |
| Amer. Ind. | 55,538 | 19,159 | 969 | ..... | ..... | ..... | 1,246 | 2,773 | 21,387 | Hardware M. C. | 5,205 | ..... | 73 | 5,224 | ..... | ..... | 55 | 55 | 45 | 45 | |
| Amer. Mot. | 35,640 | 1,138 | 1,591 | 31,311 | 376 | 387 | 21 | ..... | 767 | Hartford A. & I. | 58,453 | 13,531 | 3,030 | 26,874 | ..... | ..... | 995 | 956 | 12,809 | 12,809 | |
| Amer. M. L. | 12,282 | 1,389 | 10,826 | 152 | ..... | ..... | ..... | 265 | 6,148 | Hawkeye Cas. | 94,610 | 5,162 | 184 | 56,252 | ..... | ..... | 2,935 | 706 | 29,534 | 29,534 | |
| Amer. Re. | 60,008 | 1,903 | 3,969 | 46,176 | 147 | ..... | ..... | ..... | 1,720 | Home Ind. | 682,007 | 204,530 | 51,019 | 218,730 | 38,204 | 31,088 | 5,165 | 29,622 | 82,004 | 82,004 | |
| Amer. Sur. | 22,303 | 2,894 | 2,870 | 1,476 | 5,298 | 7,097 | 288 | ..... | 2,88 | Home Mut. | 104,129 | 41,165 | 2,411 | 5,744 | 6 | 746 | 140 | 1,263 | 38,424 | 38,424 | |
| Anchor Cas. | 6,718 | 722 | ..... | 8,523 | 2,527 | ..... | ..... | ..... | 8,755 | Indem. N. A. | 28,350 | 9,316 | 140 | 535 | ..... | ..... | 39 | 83 | 15,808 | 15,808 | |
| Anchor Cas. | 135,272 | 5,174 | 6,412 | 22,176 | 62,018 | 27,702 | 905 | 4,682 | 4,112 | Ins. Mut. Liab. | 40,036 | 21,421 | 241 | ..... | 2,824 | 915 | 1,780 | 2,049 | 10,739 | 10,739 | |
| Anchor Cas. | 25,048 | 12,570 | ..... | 8,323 | 3,271 | 1,188 | 180 | ..... | 3,972 | Ins. Mut. | 10,641 | 5,423 | 1,157 | ..... | ..... | 312 | 22 | 3,727 | 3,727 | | |
| Anchor Cas. | 54,068 | 18,477 | 1,158 | 8,813 | 716 | 189 | 746 | 1,035 | 19,686 | Is. Mut. Liab. | 197,675 | 59,270 | ..... | ..... | 8,212 | 5,621 | 3,322 | 951 | 3,695 | 16,538 | |
| Arx Ind. | 12,486 | 737 | ..... | 898 | ..... | ..... | 353 | 733 | 2,150 | Is. Mut. | 16,050 | 12,665 | ..... | ..... | 5,037 | 5,037 | 304 | 3,753 | 4,538 | 4,538 | |
| Arx Ind. | 143 | 17 | 4 | 43 | ..... | ..... | ..... | ..... | 8 | Is. Mut. | 12,621 | 3,503 | ..... | ..... | 3,650 | ..... | 855 | 860 | 475 | 475 | |
| Assoc. Ind. | 65,641 | 8,880 | 1,627 | 44,250 | 311 | 102 | 608 | 286 | 8,692 | Is. Mut. | 6,090 | ..... | 146 | 53,226 | ..... | ..... | 38 | 63 | 37,824 | 37,824 | |
| Assoc. Ind. | 37,786 | 1,482 | 50 | 32,348 | ..... | ..... | 114 | ..... | 3,692 | Kan. Bkrs. Sur. | 107,406 | 2,570 | 426 | 27,654 | ..... | 107,406 | ..... | 103 | 22,824 | 22,824 | |
| Assoc. Ind. | 18,819 | 5,641 | ..... | ..... | ..... | ..... | ..... | ..... | 8,883 | Keystone M. C. | 64,334 | 42,286 | 536 | 3,144 | ..... | ..... | 25 | 18,343 | 18,343 | 18,343 | |
| Assoc. Ind. | 8,659 | 3,212 | ..... | ..... | ..... | ..... | ..... | ..... | 4,005 | Liberty Mut. | 16,263 | 9,653 | ..... | ..... | ..... | ..... | 181 | 683 | 10,148 | 10,148 | |
| Assoc. Ind. | 384 | ..... | 42 | 237 | ..... | ..... | ..... | ..... | 84 | Liberty Mut. | 341,440 | 17,599 | 16,019 | 300,338 | 737 | ..... | 88 | 2,172 | 8,024 | 8,024 | |
| Assoc. Ind. | 142 | | | 26 | | | | | 37 | Lib. & Lan. | 158,260 | 1,692 | 1,796 | 146,543 | | 332 | 519 | 1,052 | 3,747 | 12,934 | 12,934 |
| Assoc. Ind. | 231,297 | 845 | 32,631 | 181,951 | ..... | ..... | 15,863 | ..... | 8,975 | Lon. Guar. | 48,584 | 21,826 | 2,901 | ..... | ..... | ..... | 112 | 583 | 4,841 | 4,841 | |
| Assoc. Ind. | 103,350 | ..... | 304 | 101,374 | ..... | ..... | 1,672 | ..... | 11,815 | Lon. Guar. | 14,610 | 6,609 | 27 | ..... | ..... | ..... | 32 | 546 | 905 | 905 | |
| Assoc. Ind. | 1,477 | 923 | ..... | 1 | 167 | 35 | 28 | ..... | 6,021 | Lumb. M. C. | 101,076 | 6,041 | 9,081 | 61,429 | 83 | ..... | 516 | 1,400 | 6,943 | 6,943 | |
| Assoc. Ind. | 115 | 68 | ..... | 33 | ..... | ..... | ..... | ..... | 306 | Mfrs. & M. Ind. | 14,984 | 9,386 | 924 | 29,027 | ..... | ..... | 32 | 546 | 905 | 905 | |
| Assoc. Ind. | 1,755 | ..... | 1,755 | ..... | ..... | ..... | ..... | ..... | 6,021 | Mfrs. Cas. | 239,716 | 24,808 | 18,017 | 162,530 | 877 | 903 | 330 | 683 | 26,311 | 26,311 | |
| Assoc. Ind. | 53,447 | 13,800 | 3,521 | 26,862 | ..... | ..... | ..... | ..... | 6,021 | Mfrs. Cas. | 96,932 | 6,534 | 257 | 81,012 | 377 | 903 | 330 | 683 | 26,311 | 26,311 | |
| Assoc. Ind. | 30,140 | 5,814 | ..... | 15,502 | ..... | ..... | ..... | ..... | 6,021 | Mfrs. Cas. | 239,716 | 24,808 | 18,017 | 162,530 | 877 | 903 | 330 | 683 | 26,311 | 26,311 | |
| Assoc. Ind. | 27,800 | 7,900 | 138 | ..... | ..... | ..... | ..... | ..... | 6,021 | Mfrs. Cas. | 96,932 | 6,534 | 257 | 81,012 | 377 | 903 | 330 | 683 | 26,311 | 26,311 | |
| Assoc. Ind. | 15,287 | 3,602 | ..... | ..... | ..... | ..... | ..... | ..... | 6,021 | Mfrs. Cas. | 239,716 | 24,808 | 18,017 | 162,530 | 877 | 903 | 330 | 683 | 26,311 | 26,311 | |
| Assoc. Ind. | 27,514 | 8,549 | ..... | ..... | ..... | ..... | ..... | ..... | 6,021 | Mfrs. Cas. | 96,932 | 6,534 | 257 | 81,012 | 377 | 903 | 330 | 683 | 26,311 | 26,311 | |
| Assoc. Ind. | 12,086 | 2,652 | ..... | ..... | ..... | ..... | ..... | ..... | 6,021 | Mfrs. Cas. | 239,716 | 24,808 | 18,017 | 162,530 | 877 | 903 | 330 | 683 | 26,311 | 26,311 | |
| Assoc. Ind. | 304,343 | 85,469 | 21,878 | 82,983 | 9,542 | 19,563 | 8,187 | 12,065 | 63,041 | Mfrs. Cas. | 96,932 | 6,534 | 257 | 81,012 | 377 | 903 | 330 | 683 | 26,311 | 26,311 | |
| Assoc. Ind. | 103,631 | 23,213 | 3,293 | 35,579 | 10,579 | 4,049 | 3,410 | 3,877 | 28,649 | Mfrs. Cas. | 239,716 | 24,808 | 18,017 | 162,530 | 877 | 903 | 330 | 683 | 26,311 | 26,311 | |
| Assoc. Ind. | 36,921 | 9,016 | 4,760 | 11,323 | 1,236 | 1,905 | 214 | 2,424 | 4,767 | Mfrs. Cas. | 96,932 | 6,534 | 257 | 81,012 | 377 | 903 | 330 | 683 | 26,311 | 26,311 | |
| Assoc. Ind. | 14,778 | 4,828 | 151 | 4,621 | 69 | ..... | 121 | 250 | 4,444 | Mfrs. Cas. | 239,716 | 24,808 | 18,017 | 162,530 | 877 | 903 | 330 | 683 | 26,311 | 26,311 | |
| Assoc. Ind. | 28,436 | 1,905 | ..... | 22,480 | 1,070 | 427 | 39 | 873 | 1,365 | Mfrs. Cas. | 96,932 | 6,534 | 257 | 81,012 | 377 | 903 | 330 | 683 | 26,311 | 26,311 | |
| Assoc. Ind. | 19,704 | 323 | 300 | 15,145 | 796 | ..... | 2,709 | 52 | 279 | Mfrs. Cas. | 239,716 | 24,808 | 18,017 | 162,530 | 877 | 903 | 330 | 683 | 26,311 | 26,311 | |
| Assoc. Ind. | 76,056 | 15,983 | 2,269 | 74 | 1,317 | 1,626 | 845 | 1,737 | 989 | Mfr. Whl. I. Ex. | 35,484 | 11,384 | 4,823 | ..... | ..... | ..... | ..... | ..... | 12,688 | 12,688 | |
| Assoc. Ind. | 30,506 | 7,156 | 2,544 | ..... | ..... | ..... | 257 | 558 | 330 | Md. Cas. | 11,314 | 249 | 989 | ..... | ..... | ..... | ..... | ..... | 7,615 | 7,615 | |
| Assoc. Ind. | 175,339 | 61,130 | 5,511 | 30,608 | 282 | 1,372 | 1,520 | 2,223 | 54,020 | Md. Cas. | 267,800 | 33,708 | 26,548 | 91,311 | 16,073 | 24,080 | 2,478 | 10,882 | 29,548 | 29,548 | |
| Assoc. Ind. | 48,732 | 4,624 | 236 | 12,288 | 39 | ..... | 321 | 96 | 24,924 | Mass. Bonding. | 101,031 | 10,727 | 2,618 | 60,620 | 327 | 1,969 | 1,494 | 458 | 9,222 | 9,222 | |
| Assoc. Ind. | 46,074 | 22,262 | 5,227 | 10 | ..... | ..... | 1,589 | 5,519 | 11,467 | Med. Prot. | 114,580 | 24,687 | 12,215 | 26,164 | 10,759 | 9,883 | 1,061 | 5,507 | 12,191 | 12,191 | |
| Assoc. Ind. | 12,239 | 4,745 | 50 | 21 | ..... | ..... | 477 | 1,519 | 5,427 | Metro. Cas. | 56,806 | 26,990 | 813 | 14,137 | 1,573 | ..... | 320 | 226 | 8,494 | 8,494 | |
| Assoc. Ind. | 148,505 | 10,090 | 6,406 | 117,120 | ..... | ..... | ..... | ..... | 10,616 | Mid-States | 20,465 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |  |
| Assoc. Ind. | 63,538 | 3,030 | 600 | 58,290 | ..... | ..... | ..... | ..... | 4,351 | Natl. Au. & Cas. | 877 | 58 | ..... | 722 | ..... | ..... | ..... | ..... | 83 | 83 | |
| Assoc. Ind. | 421,135 | 65,530 | 18,899 | 85,679 | 17,983 | 8,197 | 1,519 | 14,535 | 27,855 | Natl. Cas. | 37,736 | 4,236 | 1,210 | 3,892 | 551 | 330 | 169 | 1,252 | 2,136 | 2,136 | |
| Assoc. Ind. | 184,256 | 27,418 | 864 | 36,627 | 942 | ..... | 831 | 3,385 | 20,093 | Natl. Mut. | 16,278 | 1,944 | 7 | 2,187 | 117 | ..... | 122 | 521 | 1,420 | 1,420 | |
| Assoc. Ind. | 24,114 | 7,852 | 2,245 | 5,397 | 586 | 1,469 | 148 | 943 | 5,276 | Natl. Mut. | 293,697 | 70,456 | 4,784 | 128,660 | 111 | 925 | ..... | 787 | 64,554 | 64,554 | |
| Assoc. Ind. | 10,329 | 4,538 | ..... | 2,871 | ..... | ..... | 79 | 74 | 2,703 | Natl. Sur. | 117,685 | 9,780 | 2,000 | 65,375 | ..... | ..... | 19 | 35,221 | 35,221 | 35,221 | |
| Assoc. Ind. | 164,724 | 41,695 | 11,079 | 47,018 | ..... | ..... | 3,200 | 1,6 | | | | | | | | | | | | | |

| | Total Prelms. and Losses | Auto. Liab. Prelms. and Losses | Other Liab. Prelms. and Losses | Fidel. Prelms. and Losses | Surety Prelms. and Losses | Plate Glass Prelms. and Losses | Burg. Theft Prelms. and Losses | Auto. P. D. & Coll. Prelms. and Losses | Other P. D. & Coll. Prelms. and Losses |
|-----------------------|-----------------------------------|--|--|------------------------------------|------------------------------------|--|--|---|---|
| Pac. Empl. | 28,760 | 946 | 2,758 | 22,522 | 3,785 | 121 | 16 | 2,536 | 167 |
| Peerless Cas. | 3,902 | 115 | —16 | 3,785 | — | — | — | — | — |
| Pac. Cas. | 960 | 1,481 | —13 | —384 | — | — | — | —176 | 199 |
| Phoenix Ind. | 169,176 | 64,179 | 14,879 | 38,080 | 11,878 | 361 | 501 | 4,822 | 9,250 |
| Preferred Acc. | 55,039 | 24,436 | 803 | 31,954 | 13,371 | 1,314 | 3,160 | 233 | 361 |
| Prot. Ind. | 21,292 | 20,095 | — | 136 | —4,579 | 210 | 906 | 4,331 | — |
| Royal Ind. | 2,895 | 1,644 | 44 | 155 | — | — | — | 106 | 10 |
| St. P.-Mer.-Ind. | 9,866 | 4,318 | —19,929 | 20,892 | 861 | 689 | 71 | 356 | 758 |
| | 20,429 | 821 | 108 | 17,818 | — | — | — | 181 | 1,469 |
| | 182,434 | 68,592 | 15,418 | 36,563 | 2,856 | 14,682 | 3,165 | 7,062 | 35,573 |
| | 40,364 | 10,496 | 2,238 | 9,345 | 394 | 200 | 1,250 | 2,078 | 14,363 |

Rechtiene Sent To San Francisco

MINNEAPOLIS—J. E. Rechtiene, special agent in northwestern Minnesota since 1939, for Maryland Casualty, has been transferred to the San Francisco branch office. Prior to taking up field work he was in the payroll department here and in Chicago.

Caldwell New Memphis Head

MEMPHIS—E. A. Caldwell, Reliance Life, has been elected president of the Memphis Association of Accident & Health Underwriters, to succeed Harry Putnam, American Hospital & Life. Other officers elected were: William Brakehill, Provident Life & Accident, vice-president; James Graham, Crump Underwriters Co., secretary, and Wayne

Dupres, Travelers, treasurer. Directors elected were Low Callow, General American, and John Wendell, Morrison-Wallace Insurance Co.

A. B. Kirby to Houston Agency

A. B. Kirby, since 1941 manager of the southwestern department at Dallas of Northwestern Mutual Fire, has resigned and has purchased one half interest in the Lundy agency at Houston, which will function as the Lundy-Kirby Co., in the Sterling building.

Mr. Kirby will be succeeded at Dallas by Woodrow Hathaway, now assistant manager of the southeastern department at Raleigh.

| | Total Prelms. and Losses | Auto. Liab. Prelms. and Losses | Other Liab. Prelms. and Losses | Fidel. Prelms. and Losses | Surety Prelms. and Losses | Plate Glass Prelms. and Losses | Burg. Theft Prelms. and Losses | Auto. P. D. & Coll. Prelms. and Losses | Other P. D. & Coll. Prelms. and Losses |
|-----------------------|-----------------------------------|--|--|------------------------------------|------------------------------------|--|--|---|---|
| Seaboard Sur. | 18,000 | — | — | — | — | — | — | — | — |
| Sec. Mut. Cas. | 40,733 | 1,623 | 11,897 | 35,539 | — | — | — | — | — |
| Shelby, M. C. | 33,460 | 241 | 225 | 32,700 | — | — | — | — | — |
| Standard Acc. | 126,267 | 20,377 | 14,288 | 51,876 | 5,100 | 5,675 | 404 | 2,120 | 14,848 |
| Standard, Okla. | 46,926 | 2,395 | 2,000 | 33,332 | —109 | —3,049 | 172 | 780 | 7,667 |
| Standard S. & C. | 38,597 | 14,085 | 2,342 | 9,373 | 1,730 | 612 | 265 | 2,210 | 7,531 |
| Ste. Au. Assn. | 106,491 | 35,677 | 1,876 | 1,400 | — | — | — | — | — |
| State Au. Mut. | 6,595 | 2,184 | 130 | — | — | — | — | — | — |
| Ste. Fm. M. Au. | 1,094,233 | 416,353 | 8,667 | — | — | — | — | — | — |
| Sun. In. | 25,945 | 10,203 | 1,277 | 3,305 | 634 | 1,026 | 756 | 2,108 | 6,001 |
| Trdr. & Gen. | 15,791 | 1,132 | 903 | 11,611 | — | — | — | — | — |
| Travelers | 927,200 | 13,432 | 31,854 | 207,229 | — | — | — | — | — |
| Travelers Ind. | 717,730 | 5,685 | 1,364 | 136,559 | — | — | — | — | — |
| Trinity Univ. | 113,326 | 16,393 | 8,023 | 55,167 | 287 | 1,249 | 5,914 | 25,614 | 25,614 |
| Truck Ins. Ex. | 98,237 | 34,429 | 5,159 | 13,465 | 784 | 1,868 | 2,450 | 3,960 | 33,330 |
| United N. L. | 43,958 | 6,310 | 5,346 | 9,113 | — | — | — | — | — |
| United Pac. | 82,501 | 24,475 | 5,346 | 9,376 | — | — | — | — | — |
| U. S. Cas. | 37,963 | 5,225 | 1,844 | 4,303 | — | — | — | — | — |
| U. S. F. & G. | 4,697 | 1,494 | — | 91 | — | — | — | — | — |
| U. S. Guarant. | 1,711 | — | — | 62 | 1,649 | — | — | — | — |
| Va. Surety | 30,140 | 7,382 | 1,510 | 13,891 | 2,179 | 818 | — | — | — |
| Western C. & S. | 9,920 | 891 | 3,560 | — | — | — | — | — | — |
| Western N. L. | 383,682 | 56,108 | 53,841 | 129,760 | 43,638 | 35,879 | 4,535 | 20,633 | 34,643 |
| Yorkshire Ind. | 12,215 | 859 | — | — | — | — | — | — | — |
| Zurich | 36,029 | 1,006 | 1,143 | 32 | 6,738 | 26,398 | 1,833 | 5,092 | 20,472 |
| | 948 | 633 | — | — | — | — | — | — | — |
| | 8,240 | 6,688 | — | — | — | — | — | — | — |
| | 387 | 142 | — | — | — | — | — | — | — |
| | 330,618 | 91,064 | 34,201 | 95,217 | 13,498 | 24,983 | 6,975 | 7,642 | 54,902 |
| | 128,426 | 36,664 | 1,930 | 60,701 | 477 | 2,482 | 3,530 | 1,403 | 21,126 |
| | 22,375 | 3,566 | 8,071 | 4,994 | 106 | 340 | 280 | 2,105 | 2,285 |
| | 7,614 | 500 | 3,599 | 2,528 | 181 | — | 65 | — | 741 |
| | 5,303 | — | — | 2,084 | 3,210 | — | — | — | — |
| | 2,152 | — | — | 250 | 1,902 | — | — | — | — |
| | 178,641 | 28,475 | 7,580 | 74,862 | — | — | 496 | 3,835 | 16,542 |
| | 268,843 | 169,794 | 2,672 | 41,219 | — | — | 166 | 35 | 32,782 |

| | 1945 | 1944 | | 1945 | 1944 |
|--------------------------|---------------|--------------|--------------------------------------|-----------|-----------|
| Total Prelms. | \$18,377,015* | \$17,392,717 | Fid.-Sur. Losses | 12,503 | 18,817 |
| Total Losses | 8,403,733 | 7,792,186 | Glass Prelms. | 98,963 | 119,906 |
| Auto B. I. Prelms. | \$3,141,451 | 3,236,246 | Glass Losses | 40,451 | 36,172 |
| Auto B. I. Losses | 1,014,117 | 814,923 | Burg. Prelms. | 349,132 | 298,400 |
| Other Liab. Prelms. | 1,203,803 | 754,387 | Burg. Losses | 73,995 | 54,871 |
| Other Liab. Losses | 123,759 | 132,819 | P. D.-Coll. Prelms. | 2,906,482 | 2,410,630 |
| W. C. Prelms. | 4,199,610 | 4,311,859 | P. D.-Coll. Losses | 1,662,829 | 1,189,953 |
| W. C. Losses | 2,289,493 | 2,265,481 | *Includes classes shown below | — | — |
| Fid.-Sur. Prelms. | 1,119,737 | 856,285 | theft, etc., of full cover insurers. | — | — |


ACCIDENT & HEALTH

| | Net Prelms. | Paid Losses | | Net Prelms. | Paid Losses |
|------------------------------|----------------|----------------|---------------------------|----------------|----------------|
| Acc. & Cas. | 131 | 170 | Monarch Life | 40,714 | 16,173 |
| Aetna Cas. | 188 | — | National Cas. | 23,961 | 18,184 |
| Alliance Mut. Cas. | 1,493 | 40 | Natl' Fidelity | 960 | — |
| Amer. Auto | 211 | — | Natl' Life & Acc. | 245,213 | 101,441 |
| Amer. Cas. | 123 | 205 | Natl' Travelers | 13,782 | 2,137 |
| Amer. Empl. | 476 | 108 | New Amst. Cas. | 555 | — |
| Amer. Mot. | 25 | — | North Amer. Acc. | 69,120 | 940 |
| Amer. Mut. Liab. | 408 | — | North Amer. Life. | 209 | — |
| Amer. Policyholders | 274 | 174 | Northern Life | 2,672 | 877 |
| Amer. Re. | 11 | — | Occidental Life | 28,196 | 15,250 |
| Atlas Life | 94 | — | Ocean Accident | 3,226 | 4,184 |
| Bankers Indem. | 84 | — | Ohio Cas. | 3,011 | 170 |
| Benefit Ass'n Ry. Empl. | 203,298 | 120,378 | Order Ry. Empl. | 48,424 | 14,640 |
| B. M. A. | 615,735 | 439,518 | Pacific Mut. Life. | 150,622 | 64,191 |
| Celina Mut. Cas. | 1,031 | 14 | Paul Reverse Life. | 88,616 | 28,676 |
| Central Surety | 1,075 | — | Penn. Cas. | 2 | — |
| Century Indem. | 316 | 294 | Phoenix Ind. | 6,529 | 332 |
| Columbia Cas. | 357 | — | Postal Life & Cas. | 42,104 | 14,010 |
| Columbian Nat'l Life. | 27,775 | 9,214 | Preferred Accident | 3,696 | — |
| Columbus Mut. Life. | 602 | 219 | Protective Ind. | 48 | — |
| Commer. Cas. | 51,216 | 19,661 | Provident Life | 71,724 | 24,995 |
| Conn. Gen. Life. | 16,509 | 10,094 | Prudential Life | 287,715 | 238,049 |
| Continental Assur. | 2,513 | 11,942 | Pyramid Life | 100 | — |
| Continental Cas. | 178,898 | 91,279 | Reliable Life | 6,940 | — |
| Eagle Ind. | 174 | 64 | Royal Ind. | 1,767 | — |
| Employers Liab. | 1,869 | 254 | St. Paul-Merc. Ind. | 523 | — |
| Empl. Mut. Cas. | 15,087 | 2,547 | Security Life & Acc. | 4,931 | 1,791 |
| Empl. Re. | 7,687 | 2,380 | Shelby Mut. Cas. | 68 | — |
| Equitable Soc. | 172,069 | 113,869 | Standard Acc. | 11,579 | — |
| European Gen. Re. | 3,524 | 349 | Stand. Sur. & Cas. | —55 | — |
| Federal Life & Cas. | 17,837 | 4,059 | State Auto. Assn. | 3,041 | — |
| Federal Life | 17,796 | 7,745 | Sun. Auto Mut. | 262 | — |
| F. & C. | 7,105 | 4,500 | Sun Indem. | 255 | — |
| Firemens Fund Ind. | 450 | — | Travelers | 674,685 | 574,122 |
| Franklin Life | 4,677 | 1,843 | United Benefit | 47,746 | 10,127 |
| General Acc. | 24,967 | 7,867 | United | 800 | — |
| Gen. Amer. Life. | 44,906 | 29,276 | United Nat'l Ind. | 114 | — |
| General Re. | 18,508 | 2,981 | U. S. Casualty | 661 | — |
| Glens Falls Ind. | 834 | 102 | U. S. F. & G. | 4,510 | — |
| Globe Indem. | 2,142 | 52 | U. S. Guarant. | 20 | — |
| Great Amer. Ind. | 1,514 | — | Washington, Nat'l | 115,903 | 28,940 |
| Great Amer. Res. | 159 | 33 | West Coast Life. | 1,486 | — |
| Great Northern Life. | 30,090 | 9,797 | Western Cas. & Sur. | 44 | — |
| Great-West Life | 187 | — | Western Nat'l Ind. | — | — |
| Hardware Mut. Cas. | 168 | 37 | Woodman Acc. | 74,620 | 19,539 |
| Hartford & L. | 28,235 | 8,401 | Woodmen Central | 18,690 | 9,914 |
| Hawkeye Cas. | 124 | — | Zurich | 46,846 | 23,172 |
| Home Indem. | 58 | — | Total 1945 | \$4,433,885 | \$2,546,027 |
| Illinois Bkrs. Life. | 33,851 | 14,499 | 1944 | 5,146,548 | 2,958,560 |
| Indem. N. A. | 8,566 | 199 | 1943 | 4,017,833 | 2,078,934 |
| Inter-State B. M. A. | 24,948 | 8,303 | | | |
| John Hancock | 80,456 | 68,002 | | | |
| Liberty Mutual | 115 | — | | | |
| Lond. & Lanc. | 5,273 | 2,438 | | | |
| London Guar. | 6,940 | 25 | | | |
| Lumber Mut. Cas. | 1,010 | 146 | | | |
| Manuf. Cas. | 25 | — | | | |
| Maryland Cas. | 25,663 | 12,620 | | | |
| Mass. Bond. | 11,153 | 4,253 | | | |
| Mass. Indem. | 2,006 | 881 | | | |
| Mass. Protective | 227,972 | 85,392 | | | |
| Metropolitan Cas. | 3,386 | 2,363 | | | |
| Metropolitan Life | 252,232 | 233,837 | | | |
| Midwest Life | 2,950 | 617 | | | |
| Missouri | 116,585 | 26,965 | | | |

STEAM BOILER & MACHINERY


| | Net Prelms. | Paid Losses |
|--------------------------|----------------|----------------|
| Amer. Empl. | 903 | 294 |
| Arex Indem. | 71 | — |
| Columbia Cas. | 1,631 | — |
| Continental Cas. | 22 | — |
| Eagle Indem. | 4,112 | — |
| Empl. Liab. | 160 | — |
| Employ. Re. | 908 | — |
| Europ. Gen. Re. | 3,675 | — |
| F. & C. | 78 | — |
| General Acc. | —57 | — |
| General Cas. | 344 | — |
| General Re. | —38 | — |
| Globe Indem. | 43,469 | 12,033 |
| Hartford Stm. Boil. | — | — |

Chartered 1842

Facilities

The diversified facilities of the Atlantic market, steadily increasing in geographical extent, include marine, fire, inland marine, automobile, burglary, workmen's compensation, general liability and allied lines. Centennial Insurance Company (a wholly owned stock subsidiary) and Atlantic Mutual Indemnity Company (a profit-participating affiliate) issue their own policies. The seal below identifies combination policies jointly issued by Atlantic Mutual Insurance Company and Atlantic Mutual Indemnity Company. Complete information on request.



ATLANTIC

Mutual Insurance Company

FORTY-NINE WALL STREET • NEW YORK 5, N. Y.

Albany • Baltimore • Boston • Chicago • Cleveland • Dallas • Detroit
Newark • New Haven • Philadelphia • Pittsburgh • Rochester • San Francisco

Other
P. D.
& Coll.
Pema.
and
Losses
\$
631
294
6
2
14,848
7,667
725
7,533
1,391
1,295
28,884
2,484
1,646
514,927
357,486
6,001
4,186
1,450
77
60,410
25,614
33,330
22,129
27,500
20,979
16,418
3,157
2,376
34,643
20,473
261
309
1,882
245
54,962
21,124
2,225
741
1944
81,817
119,996
26,172
296,490
54,871
2,410,630
1,189,951
and fire.

Paid
Losses
14
61
60
12
62
55
20
209
372
196
226
111
124
822
816
2
529
104
596
48
724
715
100
940
767
523
931
68
579
55
841
262
255
665
746
800
114
661
510
20
903
99
486
44
620
690
846
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833
CHINERY
903
71
631
1,140
22
1,112
169
908
1,675
78
57
344
38
8,469

| | Net Pema. | Paid Losses |
|-----------------------|--------------|----------------|
| London Guar. | 4,852 | 1,139 |
| Lumb. Mut. Cas. | 4,223 | 387 |
| Maryland Cas. | 7,453 | 640 |
| Ocean Acc. | 6,763 | 87 |
| Phoenix Indem. | 857 | 539 |
| Royal Indem. | —17 | ..... |
| Sec. Mut. Cas. | 43 | ..... |
| Travelers Indem. | 8,816 | 1,679 |

| | | |
|------------------|-----------|-----------|
| Total 1945 | \$ 89,907 | \$ 21,545 |
| 1944 | 124,459 | 28,599 |
| 1943 | 145,123 | 48,372 |

SPRINKLER & WATER DAMAGE

| | | |
|----------------------|----------|--------|
| Aetna Cas. | \$ 3,021 | \$ 237 |
| Lumb. Mut. Cas. | 81 | ..... |
| U. S. F. & G. | 205 | 117 |

| | | |
|------------------|----------|--------|
| Total 1945 | \$ 3,307 | \$ 354 |
| 1944 | 1,466 | 2,416 |
| 1943 | 748 | 442 |

CREDIT

| | | |
|--------------------------|-----------|-------|
| Amer. Credit Indem. | \$ 18,557 | ..... |
| Empl. Re. | 160 | ..... |
| Europ. Gen. Re. | 362 | ..... |
| General Re. | 571 | ..... |
| London Guar. | 2,737 | ..... |

| | | |
|------------------|-----------|--------|
| Total 1945 | \$ 22,187 | ..... |
| 1944 | 23,735 | \$ —28 |
| 1943 | 24,146 | —13 |

LIVESTOCK

| | | |
|-------------------------|--------|-------|
| Alliance Mut. Cas. | \$ 936 | \$ 75 |
| Farm Bur. Mut. | 846 | 582 |

| | | |
|------------------|----------|-----|
| Total 1945 | \$ 1,782 | 657 |
| 1944 | 816 | 334 |
| 1943 | 2,770 | 610 |

Fight Grows Against U. S. Employees Compensation Commission Abolition

WASHINGTON—Opposition to President Truman's reorganization plan No. 2, providing for abolition of the U. S. employees compensation commission and transfer of its functions to the federal security agency, which is spearheaded by the Association of Casualty & Surety Executives and related interests, appears to be gaining strength. Besides Rep. Pittenger, Minnesota, the cause has recruited Rep. Judd of the same state, who has indicated his disapproval of the plan as based on its provisions affecting the compensation commission.

Mutuals Enter Opposition

Howard Starling, Casualty Executives Association, was joined in protesting reorganization plan by Ambrose Kelly, Washington representative American Mutual Alliance, who filed with the House committee a statement in behalf of the National Association of Mutual Casualty Companies.

Mr. Starling said the commission, largely through deputy commissioners, administers the longshoremen's and harborworkers' compensation act, District of Columbia compensation act and the act covering outlying defense bases. It determines what employers shall be authorized to self-insure their compensation liability and what insurance companies shall be permitted to write insurance under these acts. The commission also administers the U. S. employees compensation act covering government employees.

Sees Period of Confusion

The President's reorganization plan, said Mr. Starling, makes no specific provision concerning the hearing of cases under the first named act before deputy commissioners and does not make clear whether the deputies will be retained, and if so, under whose jurisdiction they would function.

At least temporarily, confusion is bound to result in the administration of these laws during reorganization. Adjudication of claims is bound to be delayed. Whether ultimately the federal security agency, which has so many other interests and no experience in this field, will be able to accomplish efficient administration of these compensation laws, may be seriously questioned.

Finds No Overlapping

No other agency in the government performs similar functions to that of the commission and its functions do not overlap those of any other agency and

no assumption of reduced expenditures appears.

Mr. Kelly stated the commission has had 30 years experience in the administration of the various federal workmen's compensation acts. It has built up a seasoned organization of deputy commissioners for carrying out its quasi-judicial functions and has won a reputation for fairness and efficiency. Its administration of the law has been satisfactory to employers, employees and insurance carriers.

Under the act which created the commission it is required to have a bipartisan membership. The proposed reorganization would destroy this safeguard to the public.

Continental Sports Policies Cover 14 Team Activities

Two team sports policies have been brought out by Continental Casualty providing blanket medical reimbursement in 14 major activities.

The first plan pays full medical expense up to \$500 or at lower rates with \$5 or \$10 deductibles, and the second full payment to \$250 or with the \$5 or \$10 deductibles. Both cover teams of either men or women during the full season of play, including games, practice, and while traveling as a group to and from games. Substitutes and new

team members are eligible and no application is required, merely a list of names and ages.

The policies are limited to amateur or semi-professional teams of football, hockey, lacrosse, wrestling, soccer, basketball, ice skating, softball, baseball, tennis, track, swimming, and golf.

Will Consider Higher Limits

Proposals for coverage on professional teams with limits over \$500 will be given special consideration.

Continental points out that this year in sports should be an extremely busy one and there promises to be a large market for such insurance.

Time is a friend of ours

We believe that if you choose the F&D

as your surety company, you will be increasingly pleased with your choice as the years go by.

A friendly attitude toward agents and policyholders; sound financial policies; prompt and fair settlement of losses; and the F&D's interest in helping you build your own profitable, lasting business, will combine to bring about this feeling.

We look at it this way: *the agent helps build the company; the company helps build the agent.*



FIDELITY AND SURETY BONDS—BURGLARY,
FORGERY, GLASS AND OTHER INSURANCE

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

Founded 1890—Baltimore, Maryland

WITH WHICH IS AFFILIATED THE AMERICAN BONDING COMPANY OF BALTIMORE

Mutual's Conference Theme Auto Safety

A two-day claims conference attracting automobile and casualty members of the National Association of Mutual Insurance Companies had as its underlying theme recognition and prevention of automobile accidents during a post-war period which has shown a startling acceleration in such casualties.

Convening June 14 at Chicago's hotel Stevens, the gathering first heard a discussion of agency training by A. H. Oppenorth, assistant secretary Farmers Mutual Auto, Madison, Wis. He said agents and adjusters should not confuse the insured by giving dissimilar facts and information. Better public relations are needed, especially at the point where goodwill faces its most critical test—the moment at which the agent is informed of an insured's loss and adjusting machinery is set in motion.

Training of adjusters was the topic chosen by W. K. Link, assistant superintendent of claims of Farm Bureau Mutual, Columbus, O., who said it is quite important that well-qualified men be solicited at the outset and that they should have complete information about their company's claim policies. They should have full knowledge of the relationship of the claim department and its work to all other company functions, he said. Most important qualification of all for a claim man, Mr. Link said, is willingness to work.

L. V. Drake, superintendent of claims of Illinois Agricultural Mutual, Chicago, said that those who are honestly in the claim business will still be in it five years from now and will be enjoying even greater volume business than they are now. The timid ones who don't watch their adjusting factors carefully will gradually drop out and fall by the wayside, Mr. Drake said. Talking on problems presented under the collision coverage, he said that for companies writing material damage cover, it is impor-

tant that they assign men experienced in such claims, rather than dumping the load on tired, overworked personal injury adjusters who are not fully qualified to handle it.

Concluding the first morning's session, J. M. Beverly, insurance counsel, Chicago, discussed the law in O'Morrow vs. Borad, the first decided case wherein an insured made an insurance company a defendant for the federal court to determine the rights of the insured and insurer under the declaratory judgment act. This case was important, Mr. Beverly said, because the one carrier had written coverage on both automobiles involved in the accident out of which the suit developed.

In the afternoon sessions DeWitt Holcomb, branch manager Aero Underwriters, Chicago, discussed aviation insurance. William B. Pike, special representative Bowes & Co., Chicago, spoke on automobile insurance and the servicing of claims in Mexico.

A round table discussion followed, during which numerous current issues were discussed, including auto repair, field representatives, copywork, claim management, medical payment coverage, and SR 21 procedure.

The conference convened the following day to hear W. C. Searl, secretary Auto Owners, Lansing, discuss rate regulatory legislation. J. Roth Crabbe, associate counsel Farm Bureau Mutual, Columbus, then discussed a plan to create standard definitions of fire, casualty and surety insurance. These two addresses formed the legal and legislative section of the conference.

Address Chattanooga Exchange

CHATTANOOGA—J. M. Donoho, Nashville, president Tennessee Association of Insurance Agents, addressed a joint meeting of the Chattanooga Insurance Exchange and Chattanooga Association of Insurance Women at the Country Club Wednesday night. He was accompanied by George L. Goss, manager of the state association.



AT INSURANCE COMMISSIONERS MEETING AT PORTLAND:

Vestal Lemmon, actuary of the Texas department, who is taking new position as executive secretary of National Association of Independent Insurers, Chicago; Martin Lewis, president Towner Rating Bureau, and Commissioner Pearson of Indiana. Pictures by H. H. Fuller, deputy U. S. manager of Zurich.

Mass. Bonding Wins U. S. Contract Case

WASHINGTON—The U. S. Court of Claims, in a case involving Massachusetts Bonding, held that, despite the 1940 assignment of claims act, a surety of a defaulting government contractor takes precedence over an assignee. It was the first case involving this aspect of the assignment of claims act.

Prior to 1940, federal laws prohibited a government contractor assigning money due or to become due to him, but the 1940 law changed this in order to facilitate war contracts. In this case, Massachusetts Bonding wrote payment and performance bonds for Hogenson, who had a federal contract in Iowa. Hogenson borrowed money from Hardin County Savings Bank and assigned his money under the contract to it. When the contract was near completion, he abandoned it and later went into bankruptcy. Massachusetts Bonding took over the contract and completed it, without a formal declaration of default.

Three Cornered Fight

When the government certified over \$28,000 due under the contract, a three-cornered fight arose among Massachusetts Bonding, the bank and Hogenson's trustee in bankruptcy. The comptroller general certified the case to the court of claims and the final argument was between Massachusetts Bonding and the bank. In holding for Massachusetts Bonding, the court took the position that there was nothing in the assignment of claims act which gave the assignee a better position than the principal and consequently that the surety was preferred.

E. M. Clennon of home office counsel and J. A. Carey, Washington attorney, represented Massachusetts Bonding.

Pass OASI Tax Increase

WASHINGTON—The decision of the House ways and means committee to increase the OASI tax rate to 1½% each on employers and employees beginning Jan. 1, 1947, and continuing for five years, if adopted by Congress, will yield an estimated \$650 million additional revenue annually, according to estimate. These additional collections would bring total annual yield from the OASI tax up to around \$2 billion a year.

The ways and means committee is understood to believe the increased tax rate is necessary to preserve the integrity of the OASI reserve fund, which is now about \$7.4 billion, over a period when demands upon it may rise progressively.

Meanwhile, the Senate has passed a bill providing for free insurance benefits under social security for dependents of veterans who die within three years after separation from military service. In case of such death the veteran would be deemed to have an insured status based on hypothetical earnings.

Change Contingency Reserve Formula in Hospital Field

The National Association of Insurance Commissioners at Portland adopted the report of the committee on group hospitalization and medical service, headed by Neel of Pennsylvania. The committee in 1944 had indicated that non-profit hospital and medical insurance plans should accumulate not less than 5% of earned subscriber income into a contingency reserve until such reserve equals five times the monthly subscription income or seven times the monthly hospitalization expense, whichever is greater.

At Portland the committee recommended that the reserve be permitted to rise to eight times monthly hospitalization expense due to the problems involved in the rapidly rising cost of service. The committee said that non-profit non-government health insurance should be aggressively supported by every commissioner. This program, he said, is not in competition with commercial insurance. Together they offer the basic coverages which must be provided at a low enough cost so that all the population may obtain it.

The laws and legislation committee headed by Garrison of California, in its report, among other things, approved a model non-profit medical service statute. Harrington of Massachusetts qualified his approval by contending that the provision for rate control in this statute is inadequate. In Massachusetts, he declared, rate regulation of such organizations is needed. Forbes of Michigan also said he would insist upon rate regulation in Michigan and McCormack of Tennessee declared that he favors rate regulation and full taxation in his state.

Ohio 1946 Rate Scale 13% Lower

Workmen's compensation premium rates in Ohio for the year beginning July 1, have been filed with the secretary of state by the Ohio industrial commission, which administers the fund. Paul Ward, commission secretary, said the rates adopted showed a 13% general decrease, and also that the balance sheet of the state fund showed, as of Dec. 31, 1945, a surplus of \$21,217,000 in the private employes fund, after reserves for compensation claims and contingencies had been taken into consideration.

Mrs. George D. Fairleigh, whose husband is treasurer and assistant secretary of the National Association of Insurance Agents, has been instructed by her physician to go to Arizona for a longer period. Mr. Fairleigh is accompanying her to Arizona, leaving New York June 28. She will have her three children with her.

Travelers Protective Parley

ST. PAUL—The annual convention of Travelers Protective was held in St. Paul this week with Commissioner Johnson as a speaker.

SALES HELPS that really help sell

Planned promotions on every type of casualty insurance makes a well rounded sales program easy for Buckeye Union agents. Personal contacts help build local reputations and up-to-date sales helps get new business. Your inquiry will also receive individual attention.

**AUTOMOBILE
PLATE GLASS
GENERAL
LIABILITY
BURGLARY**

A STOCK COMPANY

THE BUCKEYE UNION CASUALTY CO.
HOME OFFICE COLUMBUS 16, OHIO
SERVING THE 6 STATES OF THE BUCKEYE UNION

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Denver Sets High Convention Mark

(CONTINUED FROM PAGE 19)

becomes chairman of the executive committee.

David H. Stein, Pacific Mutual, Denver, and E. L. Sisk, B. M. A., Wichita, were elected members of the executive committee. It is now provided that at least two members of that committee must be personal producers. The new secretary to be named by the chairman also will be a member of the committee.

A new qualification basis also was adopted with a minimum production of first year premiums on the annual basis \$3,500 for 1946, \$4,000 for 1947 and \$5,000 thereafter. Heretofore the minimum has been \$3,000.

Managers who have two or more agents qualifying also may qualify. Those who already have qualified for three years or more become life members. Hereafter the requirement is qualifying three years out of five.

The women's division elected Myrtle Quinn, Continental Mutual Health & Accident, Denver, president; Marie Berggren, Mutual Benefit Health & Accident, Butte, Mont., vice-president; Viola C. Hamilton, Central Catholic Casualty, Omaha, secretary, and Mary Mercer, Business Men's Assurance, Augusta, Kan., treasurer.

E. H. O'Connor, managing director, Insurance Economics Society, spoke on "Security—Social or Anti-Social." He said the advocates of the extension of social security have referred to it as purely a social question but he brought out the economic and political issues involved.

At the agents session Monday afternoon the recommendations offered by a committee headed by David H. Stein, Pacific Mutual, Denver, to be presented to the National association and the companies were adopted. The association recommendations went farther than the

tentative draft recently summarized in THE NATIONAL UNDERWRITER in that they asked amendment of the by-laws to provide for seven additional executive board members, all to be personal producers and three of them women; that agents shall be included in the membership of all key committees, and that some sort of financial recompense be provided for agents taking such posts.

The session was not nearly as hot as the one at Wichita in January, but there was considerable discussion on some of the recommendations to the companies, particularly those on agents' compensation and uniform contracts for all agents of a company, and on vested renewals. W. Clement Stone, president of Combined Mutual Casualty, who attended that session although it was supposed to be for agents only, took issue with many of the recommendations on these points.

At the same time the managers and general agents session was being held in charge of R. J. Barrett, Occidental Life, Kansas City, with D. C. Stephens, Security Life & Accident, Salt Lake City, discussing "Recruiting;" Harry Putnam, American Hospital & Life, Memphis, "Training;" M. F. Houston, Washington National, Kansas City, "Building an Agency Through the Medium of Accident and Health Insurance," and O. K.

Johnson, business Men's Assurance, Albuquerque, "Financing."

E. F. Gregory, president of the Denver association, in his address of welcome, recalled that Denver made its first bid for the national convention back in 1940 at Columbus. Mr. Gregory said that this was only the second national convention that he had attended but that he had not missed a convention since.

He said that Denver was not trying to take the credit for the fact that this is the biggest convention in association history, as the national membership stands today at its highest peak. He paid tribute to S. A. Riesenman, Security Life & Accident, convention general chairman, and asked him to stand and take a bow.

The best source of profit for life and A. & H. companies now that investment yield has dropped is in better trained men in the field doing better underwriting. W. Lee Baldwin, president Security Life & Accident, told the association.

Mr. Baldwin said that charging more for policies is not a complete solution and suggested that one way to encourage better underwriting is a more equitable payment for actual services rendered by field men. As it is done now, he declared, the man writing poor busi-

ness with low persistency receives the same as one bringing in high quality business. This is a bad feature and he asserted that in no other profession would such an inequity persist. The quality business agent is worth more to his company than one having a bad claim experience.

He stressed the necessity for thorough training of agents and asked those whose company has a training plan to cooperate fully in it.

Good training plans create good selling habits and Mr. Baldwin said that it is as easy to acquire good habits as bad ones and another angle of a training program is that it teaches the difference between them.

Something else the agent should be to be a success, is enthusiastic, he stated. Mr. Baldwin said that he would rather have an enthusiastic, honest man than a technically trained man, because the man with enthusiasm can acquire technical knowledge, but some technical men never become enthusiastic.

MUELLER'S REPORT

A review of the notable progress made in the past year and suggestions for a

A REPRESENTATIVE

American Institution—still serving its agents and policyholders with the best in disability insurance.

ACCIDENT and HEALTH

insurance is the fastest growing line in the industry and—our portfolio of regular and special policies is complete.

Income Protection Exclusively
Since 1903

INTER-OCEAN

CASUALTY CO.

EXECUTIVE OFFICES
CINCINNATI, OHIO

Agents, Company Men in West Hold Conference

(CONTINUED FROM PAGE 1)

special syndicates for taking care of specialty business and altogether he said they had met the demands of the public in a very fair and progressive spirit.

He said that the thinking public has recognized the reputation and attainments of these bodies. He gave it as his opinion that neither the U. S. Supreme Court nor public law 15 intended to check the successful achievements of these underwriting bodies or alter their performances so long as the law was complied with. He said that he had never noticed any sign of arrogance or dictatorship. Companies and agents desire to comply with the laws of the United States and the states. They want to do their business in a correct way and one which will elicit the favor of the public.

So far as use and occupancy is concerned, the conference voiced its sentiment for a return to the former rate formula. The new forms were declared to be satisfactory. The conference declared that the fire and extended cover contract should be divisible. The agents also went on record as favoring the personal property floater \$1,000 coverage on jewelry furs at such increased rate as would be deemed necessary.

The managers present were: R. D. Hobbs, manager Western Actuarial Bureau; C. W. Ohlsen, manager of Sun and president of Western Underwriters Association; H. A. Clark, western manager of Firemen's and president of Western Insurance Bureau; E. A. Henne, America Fore and chairman of Subscribers Actuarial Committee; J. C. Harding, Springfield; F. W. Koeckert, Commercial Union; C. H. Smith, Hartford; Leonard Peterson, Home, and S. M. Buck, Great American.

future course for continued progress featured the report of E. H. Mueller, managing director and acting executive secretary. One of the big jobs was, of course, the setting up of national headquarters, which is now functioning on a very satisfactory basis. In the past 13 months, Mr. Mueller has personally visited 24 associations, including attendance at state conventions in California and Ohio. He recommended that the new secretary continue visiting local associations as an important factor in building up the National association. He said that at his own expense, President Costigan also has carried out his pledge of visiting local associations. It has been a gruelling experience for him, but he has set the pace for future presidents to follow, Mr. Mueller said.

He reported a gain of almost 100% in membership, with two new organizations installed, at Cedar Rapids and Memphis. There are now about 85 associate company memberships and Mr. Mueller believes it is quite possible to secure 20 new memberships from companies at the \$50 rate. So far 20 men have volunteered to sustaining memberships.

He emphasized very strongly the endorsement of the National association by the Health & Accident Underwriters Conference at its recent meeting as a big step forward for both the association and the companies.

Hold Forum Discussion

At the forum session conducted by the Leading Producers Round Table, with C. B. Stumpf, retiring chairman, presiding, David H. Stein, Pacific Mutual Life, Denver, said accident and health companies must recognize changes in health, treatment of disease, lengths of disability and underwriting of older risks if they expect to weather the storm of government and state intrusions in the field.

Mr. Stein took the position that a

great many accident and health companies are operating behind the times with their policies and claim procedures and must endeavor to bring themselves up to date if they intend to enhance prestige of the business to a point where it will not be threatened by government plans, departmental criticism, and adverse public reaction.

He said that the industry would not berate every law that has been put on the books, or even every legislative act that has been proposed, because nearly every one has resulted in some good directly or indirectly.

Fishbein Quotes Murray

Noting that in a speech made by Dr. Fishbein of the American Medical Association recently at Denver, the doctor mentioned that in a conversation with Senator Murray, a sponsor of the Wagner-Murray-Dingell bill, the Senator said, "We sure scared you boys into doing something," Mr. tein pointed out that even this drastic measure had resulted in improvements brought about by the business itself.

Congress and the rest of the country will go ahead whether the accident and health business does or not, he emphasized, mentioning that despite the opposition of the life business, the social security act went solidly into effect; despite opposition from accident and health companies, the Blue Cross has gone ahead and now has 21 million members.

Urges Working Together

He urged that the entire business work together instead of being separated into a home office, a claim department and an agency force running off in tangents.

A council to include leaders of the A. & H. conference, A. & H. underwriters, and leaders of the American Medical Society to work together was advocated by Mr. Stein. He said that this council could educate the public more thoroughly and establish worthwhile relations.

Alfred K. Perego, Wisconsin National Life, Milwaukee, spoke on "The Women—Where They Fit in Our Prospect Files."

Solve Financial Problems

The accident and health agent's job is "solving financial problems" and not "policy peddling," M. C. Laughman, North American Life & Casualty, Minneapolis, emphasized at the sales congress Wednesday. If this is kept in mind, he said, sales will be easier, premium income larger, persistency much better and public acceptance will obviously be improved.

"We sell money, whether it is hospital insurance, accident and health, life or what not," Mr. Laughman said, "and money is, of course, the best form of property available. Almost everyone has a financial problem or several of them, but does not recognize them until the need for solution arises or is uncovered by a field man."

He declared that there are only three basic steps to follow in an interview: (1) Fact finding, (2) fixing the problem, (3) offering the solution. "If the problem is fixed clearly in the prospect's mind the close is automatic, because you have the prospect on the defensive rather than yourself."

He stated how the outline of these three steps could be carried through in selling either hospital insurance or loss of time coverage.

Mr. Laughman said that he believes implicitly in organized or planned sales talks, stating that they are also referred to as canned talks, "but as such they are not so good, because we may forget to take them out of the can."

Repetition and Reputation

While the "three R's"—'readin', 'ritin', and 'rithmetic'—long were considered the fundamentals of education, A. W. Holtzman, Mutual Benefit Health & Accident, Rochester, N. Y., suggested that the two "R's" which are essential to the health and accident insurance are

repetition, meaning thereby advertising, the basis of all good prospecting, and reputation—building prestige, which is automatically accomplished if the advertiser lives up to his copy.

He declared that any advertising appropriation must be predicated on a double premise: Will it bring results as to prospects, and will it bring prestige? The first requisite is to know what one is going after in advertising copy. It should be checked, whether used by letter or on the radio, as to the return and changed if results are not forthcoming.

His second suggestion was to repeat it—and repeat it again. In that connection he cited the "Leave It to Lyle" advertisements which made the late Lyle Stephenson of Kansas City nationally famous. The public must be retold, and retold, of your ability to serve them," he said.

New Firm in Field

"Today's opportunities are tomorrow's profits, but you and I must publicize our business as we never did before. Why? Because we can't do business as usual. There is a new competitor across the street. He has opened up a new drug store, and on the windows in bold lettering are the proprietors' names: Wagner—Murray—Dingell. The sales manager is Harry Truman."

Their advertising copy boldly states that every man and woman earning an income should have it protected by insurance. Sure, we believe that. They're taking the play away from us. We've preached it for years.

"Newspapers are setting the type in bold face. Magazines are featuring the stories of specialists. Radio commentators are giving you the details. But, what is the 'voice of the people'? I believe overwhelmingly they will say: 'The idea is sound, but I still believe in private enterprise!'"

After his talk Mr. Holtzman conducted an open forum discussion, answering questions from the floor.

Three Laws of Successful Selling

George W. Kemper, Fireman's Fund Indemnity, in taking up the fundamentals of successful selling cited three laws which have a profound effect. The first is the law of averages. Everything in the insurance business depends on the law of averages, he said, not only the statistics on which rates are based, but also the agent's results.

The second law governing successful selling Mr. Kemper calls the "law of determination." This is the law which governs time control. On the third law, the "law of presentation," Mr. Kemper says the salesman who makes a sloppy presentation of his talk might just as well make no attempt whatever. "Don't serve up your sales as you would serve a mulligan stew; serve it as your wife would serve a full course dinner, prepare it carefully, go over your material so that you say what you want to say in the fewest possible words to make

it effective," Mr. Kemper advised.

The profession of insurance salesmanship is a lifetime job that is finer today than ever before if the government keeps out of competition, Walter M. Jones, manager for Business Men's Assurance, Salt Lake City, declared.



R. J. Costigan



R. B. Smith

He said that a man possessing knowledge of his product, knowledge of his territory and knowledge of the desires and financial capacity of his prospects, has almost no limit to his future progress. It is a stable business, he pointed out, and it is important because increases in production must be correspondingly sold in order to create prosperity.

Mr. Jones pointed out that advantage can be taken of the habits of saving build up in the war bond drives and the first lowering of the income tax in 18 years.

Listing several of the "musts" for the 1946 accident and health man, Mr. Jones said he must form good habits, develop courage, and be a man of action. In an earlier part of his talk, he reviewed the present political situation, and urged members to keep posted and do their best to insure that government does not take over the industry.

Minghini New President of Detroit Club

DETROIT—Loy Minghini, manager Business Men's Assurance, was elected president of the Detroit Accident & Health Association at the annual meeting, succeeding Ed. Neumann, Great Northern Life. Ben Schenk, American Hospital-Medical, becomes first vice-president and J. W. Landon, Continental Casualty, reelected secretary-treasurer; Mr. Neumann, chairman, and George Hahn, Commercial Casualty, named on the board.

The men of the Ocean Accident-Commercial Union central department at Chicago are giving a farewell dinner and party Monday evening in honor of Laurence Jones' promotion to assistant U. S. Manager of Ocean-Columbia. Mr. Jones leaves as manager at Chicago to assume his new position July 1 at the U. S. head office at New York.

Specially trained men from our staff available for Audits on Motor Cargo lines subject to I.C.C. Endorsement B.M.C. 32 to determine financial condition and outstanding claims.

Audits and Inspections in connection with all types of Inland Marine and Ocean cover.

ATWELL, VOGEL & STERLING, INC.

60 John Street, New York :: A-1855 Insurance Exchange, Chicago
369 Pine Street, San Francisco

Offices in 19 other cities furnishing nationwide service.



it's all there in a nutshell

Speed Up the Acceptance of Your Bond Risks by Keeping Anchor's "Field Counselor" Cabinet at Your Elbow.

A simplified system for the preparation of Bond submissions—organizes the entire business for the Agent.

Application supply folders with indexed, manual-colored tabs carrying complete instructions for submission of risks; in addition, copyrighted factual information of an educational nature, in condensed form.

Anchoring Assures Smooth Saleing
Short Form Applications
Simplified Rate Manual



ANCHOR CASUALTY CO.
ST. PAUL, MINN.

ACCIDENT AND HEALTH

Ridgway Sues Ream in Nat. Protective

Robert A. Ridgway and Ross J. Ream, partners in and founders of the National Protective of Kansas City, which had a sensational rise in the mail-order penny-a-day accident business, have had a falling out with the filing of a suit by attorneys for Ridgway in Jackson county circuit court there to dissolve the partnership, divide assets and cancel a contract which it is claimed unfairly gave Ream control of the company.

Partnership assets claimed to total \$720,000 and company assets shown in the 1945 statement to be \$1,699,000 are involved in the suit.

National Protective early reached and maintained a leading position in this country and Canada in the penny-a-day accident field. It was one of the pioneers and for many years had an extensive radio and newspaper advertising campaign. It first entered the accident field and then also life insurance. Ridgway for many years was Kansas City manager for Federal Life and Ream handled claim work for that company there.

Made Considerable Profit

Under their arrangement, National Investment Co. was formed to hold the carrier's stock, exceeding \$1 million. They drew substantial salaries for 20 years, in recent years \$20,000 each, but never declared a dividend. The accumulated profits in the partnership are the \$720,000 claimed. The split-up in their affairs occurred recently when an offer to purchase the company was made of \$1½ million to be divided equally between them, and Ridgway approved, but Ream refused.

Ridgway's suit alleges that Ream took advantage of him while he was suffering from a progressive, incurable illness which affected him physically and mentally since 1942; that Ridgway relied implicitly upon Ream in conduct of the company's affairs and Ream prepared and secured Ridgway's signature to a written agreement amending the partnership so in event of death of either partner the survivor would acquire the deceased's interest for \$360,000, from which would be deducted premiums paid on the deceased's partner's partnership life insurance of \$210,000.

Claims Undue Influence

It is alleged in the petition this agreement would permit the survivor to secure the deceased's interest for a payment of only about \$140,000. The petition charged Ream obviously was aware Ridgway's chance to survive Ream was negligible and the contract would have permitted him to purchase over \$360,000 assets in the holding company for only about \$140,000, and that this contract represented fraud and involved undue influence of Ream over the plaintiff.

Traders Gate City National Bank of Kansas City was named co-defendant as it is fiduciary agent for the insurance company and assets of the partnership are in its custody.

A second suit by Ridgway is directed against the management of the insurance company by Ream, naming him and also H. M. Polley, M. M. Walker, C. E. Ream, Carl Mikula and George Ream, directors of the carrier. This petition alleges that the board April 26 adopted a resolution naming Ross Ream, Walker and George Ream as managers. Ridgway was deposed as president and Ream took his place.

American Casualty Offers New "Tailored" Policy

American Casualty is issuing a new accident and sickness policy, known as "protector," which can be tailored to meet the needs of the bank president, the factory worker or the day laborer,

thus eliminating the need for different policy forms for different classes of prospects or different periods of indemnity. It may be written for only monthly indemnity and death and dismemberment; it may include blanket medical expense payments for both accident and sickness, or it may provide hospital expense, nurses fees and physicians fees. Benefits can be made payable for life-time or for only one year. The only exclusions are while the applicant is a member of an aircraft crew or learning to operate an aircraft (any flying as a passenger anywhere in the world or any type of plane is covered); female conditions (which can be covered by a rider), sickness outside the United States and Canada, unless added by rider; payments for both sickness and accident at the same time. Hernia is construed as sickness and indemnity is limited to one month. Indemnities are reduced 5% a year at age 61 until the reduction totals 50%. The usual 11 classifications of risks have been reduced to three—preferred, standard and hazardous.

Hawthorne Boston President

Harry C. Hawthorne of H. C. Hawthorne & Co. has been elected president of the Boston Accident & Health Association. He has served as secretary the past year. Allen McKinnon and John Whittemore, Jr., are vice-presidents; Robert W. Pope, secretary, and Philip Nelson, treasurer. The new executive committee will be named at the first fall meeting.

Lebby Agency Sales Record

LOS ANGELES—W. E. Lebby, general agent for the accident and health department of General Accident, for the last three months has led all the agencies of that company in the country in volume of business paid for.

McQuarrie New Utah President

SALT LAKE CITY—At the annual meeting of the Utah Accident & Health Club, L. S. McQuarrie, Washington National, was elected president, succeeding C. A. Thomas, North American Accident. Others elected were: Clifford Thorne, Continental Agency, vice-president; Parley Woolsey, Mutual Benefit H. & A., (reelected) secretary-treasurer; Mr. Thomas, retiring president, chairman, and F. Edward Walker, Walker Agency, executive director. It was decided to hold an outing in August of which George Whitley, Security L. & A., is arrangements chairman.

Write Los Angeles Bar Cover

LOS ANGELES—The Los Angeles bar (local branch of the California state bar) has been qualified for professional group accident and sickness insurance in National Casualty through Manager George Neale, of the southern California accident and health department of the company. In excess of 1,000 attorneys are in the group. A. R. Williams and D. L. Grogerty were the brokers.

Wichita Elects McVickers

The Wichita Association of Accident & Health Underwriters has elected Virgil McVickers, general agent of Washington National, as president succeeding Leslie H. Crawford, Wheeler-Kelly-Hagney. Claude Jackson was named vice-president and Gerald Baxter, secretary-treasurer. New directors include E. L. Sisk, John Hewett and J. L. Thayer.

Snyder St. Louis President

Reginald Snyder, American Hospital & Life, has been elected president of the Accident & Health Underwriters Association of St. Louis. Pearce H. Altman, Metropolitan Life, was reelected secretary-treasurer.

Robert J. Costigan, Business Men's Assurance, Kansas City, national presi-

Striving with every facility for the opportunity to serve risks properly, through agents and brokers exclusively.

Pennsylvania Casualty Company
A multi-line stock company
Baltimore

dent, spoke at the annual meeting on National association affairs and also gave an inspirational talk on selling accident and health insurance and answering objections.

New Okla. Filing Approved

The Oklahoma insurance board has approved the new filing on workmen's compensation rates which represents a decrease of 5.3% from the previous schedule. The board also ruled that bonuses paid to workmen are not required to be reported on the pay roll for determining workmen's compensation premiums where the bonuses are gratuities or a distribution of profits made by employers, according to C. O. Hunt, board secretary.

Ariz. Insurer Loses Battle

On the authority of the Robertson case in which the U. S. Supreme Court upheld California's right to exclude companies or agents that failed to meet its standards, the ninth circuit court of appeals has upheld the federal district court's decision that First National Benefit Association of Arizona had no cause of action in its suit for \$1,200,000 against Commissioner Garrison of California for interfering with its business in that state. Robertson, the society's agent, was prosecuted for operating without a license and Mr. Garrison issued cease and desist orders to stop the society from doing business in California.

Waitt to Ala. for Springfield

Springfield F. & M. has appointed Malcolm G. Waitt special agent in Alabama, succeeding G. Hal Walker, resigned. Mr. Waitt was with Cotton Insurance Association from 1933 until he entered the navy.

WANT ADS

AGENCY CONNECTION DESIRED

Age 35, married. In business 15 years—formerly local agency, all lines; later casualty and surety underwriting home and branch offices. Middle West preferred. Address G-47, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

CASUALTY CLAIM MANAGER AVAILABLE

Experienced casualty claim man desires new connection with branch or home office. Can handle all casualty claims including bonds. Excellent references, good habits and character. Will go anywhere. Address G-49, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

Casualty Company operating in Ohio only, desire Assistant Claims Manager. Must be thoroughly experienced all lines and have some administrative experience. Give resumé former employers, education, salary expected, and date of availability. Pioneer Mutual Casualty Co., 74 N. 3rd Street, Columbus, Ohio.

WANTED

Two experienced Fidelity and Surety men. One for the eastern section of Michigan and including the city of Detroit and one for the State of Indiana to headquarter in Indiana. Reply giving age, experience, education and credentials. Reply will be held confidential. Address G-32, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WASHINGTON—OREGON

Combination producer and underwriter thoroughly experienced in multiple Casualty and Surety lines desires position in office of General Agency or Company Branch in Washington or Oregon. Might consider occasional part time field work. Address G-41, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

WANTED

Male or female automobile underwriter, experienced. To handle Fire and Casualty coverages. Wanted by Chicago Branch Office of Northwestern Mutual Casualty Company. Send qualifications, experience, and starting salary. Position available now. Address G-53, c/o National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

Claim Assn. Annual Outing

The Chicago Claim Association will hold its annual outing at the Mohawk Country Club June 19. The afternoon will be given over to golf and card games and there will be a dinner in the evening. This will be the last meeting of the association until September. G. T. Delahunty, Alliance Life, is president.

Study Cover For Schoolboys

NEWARK—Essex county educators will confer on a plan to insure school-boy athletes against injury on the playing field at a meeting here. Premiums will depend on total enrollment under the plan, which is intended to cover only football at present.

Edgar Stallsmith has been named district manager in Van Buren, Ind. for Woodmen Accident.

Budlong, A. & H. Leader, Dies at 75

E. C. Budlong, who in his active years was one of the most prominent men in the A. & H. world, died during the night



E. C. BUDLONG

Tuesday at his home at Evanston, Ill., at the age of 75. Recently he had been associated with his son, Roger Budlong, in insurance publication work at Chicago. He retired a year ago as executive secretary of the National Association of Accident & Health Underwriters.

Mr. Budlong started in the business with the old Manhattan Life at Denver and then was with the old Bankers Accident of Des Moines. When that company was taken over in 1923 by Federal Life Mr. Budlong became vice-president of that company and served in that capacity for a number of years. He served as secretary for several years of the Health & Accident Underwriters Conference and was for two years its president. He wrote numerous articles and gave frequent talks on accident and health subjects.

Three sons are identified with insurance. Richard is editor of "Life Insurance Selling" and "The Local Agent"; Theodore is public relations man for the National Board of Fire Underwriters, and Roger is editor of insurance periodicals at Chicago.

American H. & L. Club Meets

American Hospital & Life has been having a meeting of the 3-B Club, its top production club, in Colorado this week. The 20 top salesmen and five top managers, with their wives and families, are in attendance. They were at the Broadmoor, Colorado Springs, June 14-16 and then at Stead's ranch, Estes Park, until Friday of this week.

President S. E. McCreless, and Mrs.

McCreless, who is a vice-president of the company, represent the home office.

Two Large Bonds Written

LOS ANGELES—Aetna Casualty and Hartford Accident have executed the bond for Peter Kiewit Sons Co. and the Construction Aggregates Corp., running to the Los Angeles board of public works, for removal of 14 million cubic yards of sand. Low bid was \$3,500,000.

Hartford Accident also through its Los Angeles office has executed the bond for Grafe-Callahan Construction Co., Gunther, Shirley & Co., both of Los Angeles, and W. K. McIllyear, awarded the contract for schedules 1 and 2 of the Horsetooth reservoir and county road relocation near Ft. Collins, Colo. Their bid was \$5,111,877. Nine other sureties are participating in the line. Contract bond business is flourishing here at the present time.

CHANGES IN CASUALTY FIELD

Redman Manages Home Indemnity

Home Indemnity has appointed Clarence H. Redman manager in Utah, southern Idaho and eastern Nevada. Mr. Redman will be located in Salt Lake City, working in cooperation with G. P. Mang, state agent. He has had wide casualty and surety experience, and was with Home before entering service.

Ganley Advanced by Hartford

Joseph D. Ganley has been appointed assistant superintendent of the plate glass department of Hartford Accident. He joined Hartford Accident in 1928 and has been with the plate glass department since that time.

Hunter and Wortmann Named

Ronald W. Hunter and John D. Wortmann have returned from military service and been appointed casualty field assistants by Travelers in South Bend and Newark, respectively. Hunter entered the navy in 1944, was instructor in special recruit training program then assigned to naval air transport at Honolulu.

Wortmann served with the marine corps and had 15 months Pacific duty with the 3rd marine division.

Floyd Assigned to Coast

Alfred T. Floyd, Jr., former casualty manager American Surety at Pittsburgh before joining the navy, has been appointed special agent for the group in the San Francisco department office. After serving overseas, he was stationed several months at a San Francisco naval base. After discharge he requested the company to transfer him permanently to California.

New England's Service Office

Service of New England Casualty has been extended to western Pennsylvania through a new office in Pittsburgh under direction of Special Agent Paul H. Yeakel. The office will handle policy writing for company agents in the area, as well as other routine duties. Mr. Yeakel has been supervising central Pennsylvania for New England Casualty since he joined the company in June 1944. His Harrisburg office has been transferred

to Pittsburgh in the new move, and will be located in the Commonwealth building.

White And Finn Special Agents

Robert G. White, former special agent for Hartford Accident in Montana, and Charles T. Finn, for several years with the company in San Francisco, have been appointed special agents in the metropolitan department area, with headquarters in San Francisco.

Sackett with Seligman Agency

Paul C. Sackett, formerly assistant casualty manager of the Daly general agency, Denver, now is associated with the Thornton Seligman agency, Albuquerque.

PERSONALS

Former servicemen and women of Business Men's Assurance held a surprise meeting at the home office in honor of J. H. Torrance, vice-president, the purpose being to pay special tribute to him for his loyalty to those who were in the armed forces, as editor of "Salute," the company's monthly publication which include letters from those in service and was sent all over the world to B.M.A. servicemen and their families. He was presented a pen set bearing an inscribed gold plate.

George R. Schoen, Fidelity & Deposit manager at St. Louis, left for a two week automobile vacation at Austin, Texas, with Mrs. Schoen and his son, George, Jr. They will be guests there of Shirmur Mueller, Texas district manager Galstaff Corp.

Alfredo Ortiz Jacobs, president Inter-American Insurance Agency, representing American Surety at San Juan, P. R. has returned home after spending several weeks at its home office in New York.

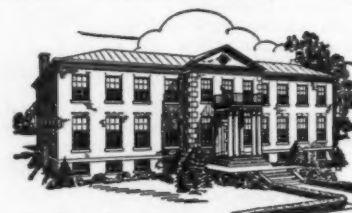
George W. Kemper, manager of the accident and health department at the home office of Fireman's Fund, spent 10 days in New York.

George E. Casey, vice-president of Motor Vehicle Casualty, Chicago, while attending the commissioners meeting at Portland, almost completely lost his

SUBURBAN CASUALTY COMPANY PIONEER FIRE INSURANCE CO.

EDWIN F. DEICE
President

"Suburban"
Founded
in
1925



(Our Modern Home Office Building)

"Pioneer"
Founded
in
1918

2 GOOD STOCK COMPANIES
Worthy of the Highest Confidence

Home Office—Wheaton, Ill.

Chicago Office—100 W. Monroe Street

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voice. He had been having some difficulty prior to that and at Portland he underwent examination. His condition was tentatively diagnosed as a nerve affliction and he may face a rather lengthy siege.

Martin W. Lewis, president Towner Rating Bureau, and Philip Morehouse, of the bureau's executive staff, were guests of the Surety Underwriters Association of Northern California in San Francisco, Monday at a luncheon.

J. Edward Bailey, Richmond, Va., supervisor southern division Hooper-Holmes Bureau, was installed as president of Civitan International, at the organization's convention at Denver.

F. I. Butterworth, special representative of Maryland Casualty's Chicago office, has been elected adjutant of Naval Post 372 of the American Legion, one of the largest posts in the country. He succeeds G. G. Speir of the Critchell-Miller agency, who was forced to retire because of illness. Mr. Butterworth served 3½ years in the navy, first in the insurance department at Washington and later in the Philippines and other parts of the Pacific.

ASSOCIATIONS

M. E. Dudley Heads Ohio Managers

COLUMBUS—The Ohio Association of Casualty & Surety Managers at its annual meeting here elected these officers: Morgan E. Dudley, U.S.F.&G. Columbus, president; E. K. Welch, Standard Accident, Cincinnati, surety vice-president; J. L. Crowley, Bankers Indemnity, Cleveland, casualty vice-president; B. E. Jump, Great American Indemnity, Columbus, secretary-treasurer. Don Ryan, Aetna Casualty, Cincinnati, and S. E. Mellor, U. S. Casualty, Cleveland, were elected to the executive committee.

Theodore M. Gray, Columbus, secretary of the Ohio Association of Insurance Agents, spoke on general insurance conditions.

Talks on New Drugs, Surgery

LOS ANGELES—Dr. Joseph Beluso, one of the leading Los Angeles doctors specializing in industrial medicine, addressed the Casualty Insurance Adjusters Association of Southern California on "New Things in Medicine and Surgery." J. H. Archbold, National Automobile Club; Earl Whitus, California Agencies; Charles Huff, Guarantee, and Daryl Phillips, Glens Falls Indemnity, were elected members.

Tells of Traffic Safety Work

LONG BEACH, CALIF.—Long Beach Insurance Association at a meeting had for speaker Ralph W. Robinson, assistant director Green Cross for Safety campaign in 11 western states. He outlined what is being done in traffic safety under leadership of the National Safety Council. Lloyd Boivin has been named chairman of the nominating committee which will draft a slate of candidates for election as directors at the July meeting.

COMPANIES

Good Quarterly Reports for State Farm Companies

Outstanding progress was reported by officers of the State Farm companies at the annual meeting at Bloomington. New automobile applications are running 73% ahead of the same period last year, new life insurance is 75% ahead and new fire premiums are 65% ahead. State Farm Mutual has reached a new

high in number of agents, with 7,874 as of May 1, an increase of 1,030 over the same date last year.

Claims this year have been reported at the rate of 133.3 for every 1,000 policies in force; an increase of 51.3% over the same period last year. At the same time, average cost of claims reached new all-time highs. Average cost of claims under property coverages increased to \$63.49, up \$9.30; average of liability claims hit \$528.18 compared with \$420 in the first quarter of 1945.

New Top Officers at Tenn. Odin

Tennessee Odin, Knoxville, has elected Robert M. Fulton chairman and Fenton A. S. Gentry, president, following the death of W. M. Fulton, president. Both have been vice-presidents.

Excess to Broaden Charter

At a special stockholders' meeting of Excess June 25, proposals to broaden a charter permitting acceptance of any kind of reinsurance business except life and annuity, will be voted upon.

Cal. State Disability Plan Questions Are Answered

(CONTINUED FROM PAGE 20)

One question yet to be determined is whether an employee whose salary is continued as a gratuity by his employer during disability is entitled to recover under the state plan. This gets down to a definition of what constitutes "regular wages."

Providing Superiority

The state does not intend to define what shall constitute greater benefits such as shall meet the requirement that a voluntary plan must be superior in at least one particular to state fund cover. Such superiority could be provided in numerous ways. For instance a voluntary plan might guarantee benefits even though the employee is also receiving another type of unemployment compensation.

The benefits must be stated as "unemployment compensation disability benefits," and must be provided separately from group life or other types of group disability protection.

F. J. Marryott, Liberty Mutual, asked about cancellation provisions. Mr. Merrick said this is an open question. So far there has been no solution. There is no provision in the law for cancellation, but neither is there anything to prevent it.

Mr. Merrick said that every insurer to whom he has talked has indicated it is studying the field and some are undertaking to devise policies. One member of the group said he understood Benefit Association of Railway Employees is ready to go. Life Insurance Association of America has been pursuing the matter closely. Association of Casualty & Surety Executives has left it up to the individual company members. Health & Accident Underwriters Conference has done little on it yet.

Harold Gordon, H. & A. Underwriters Conference, asked whether at least for the small employer a uniform policy would not be desirable.

Mr. Merrick replied that the state would like to see as few forms as possible.

Mr. Gordon asked what would happen if a group of employees desired to have a voluntary plan, but the employer was opposed. Mr. Merrick answered that this would be a matter for collective bargaining. The state will require evidence that a majority of employees desire a voluntary plan.

George Manzelmann, president North American Accident, with a smile, said: "It looks to me as if we have a hell of a potent new competitor in California in the form of the state fund."

Mr. Merrick insisted that everything possible will be done to promote the use of voluntary plans.

One of the group who is exceptionally well informed on the subject is John P. McFarland of the San Francisco law firm of Burbank, Laumeister & McFarland.

Many Forward Steps at Portland

(CONTINUED FROM PAGE 2)

the stage of whether there shall be such an office and has reached the point of what kind of an operation it shall be. One proposal is that the association utilize as its headquarters organization, the Council of State Governments at Chicago which performs secretarial and other duties for the Association of Attorneys General, the Governors Conference, etc. Some of the members, however, are loath to make such a connection in the fear that N. A. I. C. might thus soon lose its characteristic identity and come under the dominance of its secretariat.

Cite Attorneys General

Those who share this fear say that this has been the fate of the Attorneys General Association since its affairs were turned over to the Council of State Governments.

There is also some balking at the idea of setting up an independent secretariat with a prominent and aggressive man as executive secretary or manager because here again some of the commissioners feel that such a man might do a lot of speech making and become the voice of the association and tend to place the individual commissioners in the role of puppets.

Some of the commissioners favor merely an office that would be in charge of an efficient and intelligent woman, and that would serve as a clearing house of information, a place to have action of individual states in various matters bulletined to members, reports mimeographed and distributed and, in other words, to operate as a service station. If all, or nearly all, of the states enact fire and casualty rating laws, some commissioners feel it will be especially important to have the membership advised promptly of the action taken on rate filings in individual states. When filings are made on a national basis, as for example in connection with automobile insurance, the commissioners will want to compare notes and compare their judgment with that of the other state officials.

Present System Is Luxury

Most of the members feel that with state supervision on trial as it is, and with insurance having become such a monumental industry, and with so much emphasis being placed on uniformity and integration of its government, N.A.I.C. can no longer afford the luxury of operating out of its hat, so to speak. There are committee meetings, zone meetings and conferences galore, and these all produce briefs, memoranda, drafts, etc., that should be put in the hands of all the commissioners, or at least, summaries furnished to all departments. Frequently at committee meetings some commissioner will complain that he has not been apprised of some discussion or action and the chairman of the committee will paw through his files in an endeavor to prove that he did send his colleagues such information on a certain date.

There is almost universal recognition that the commissioners have got to pull together as never before and that an individual state cannot go off on a tangent without reference to the national pattern, except at the risk of jeopardizing the entire system of state supervision.

The blast that was leveled, particularly at the casualty rating bill by a number of prominent independent companies on the coast, together with several of the nationally operating independents was disturbing to those that had concluded that this issue had been just about disposed of. However, even the strongest advocates of the latest version of this bill recognized that if there were such an undercurrent of feeling against what was proposed, it was de-

sirable to have the opposition air its views. Undoubtedly there will be further discussions with the Pacific coast independents in an effort to see whether there is any basis for agreement with them.

It may turn out that the coast independents' position will operate as leverage to bring about some further modification of the model bill in the direction of more flexibility.

The new official line-up is exceptionally strong. Dineen of New York, as president, can be counted on to see that the association keeps on its toes. Thompson of Oregon, the new vice-president is forceful and well informed. Larson, the new executive committee chairman, is one of the most popular men in the association. He does little talking in open meeting, but is influential behind the scenes and in his quiet winning manner, he may be able to resolve conflicts that get into the open and avoid conflicts in their incipient stages. He is forthright and business-like.

The election of Larson as chairman of the executive committee became a foregone conclusion after the conventioners had been in Portland just a few hours. There was a well organized campaign in his behalf. William Hodges of North Carolina was also a possibility, but nothing resembling a contest emerged. Hodges is also an extremely popular man in the association, and when he was nominated for a member of the executive committee at large, a dozen or more commissioners enthusiastically made seconding talks for him.

The meetings of the commissioners association become more and more intense and prolonged as the years go by. The commissioners were in session virtually all the daylight hours commencing at 2 p. m. Sunday and winding up 7 p. m. Wednesday. There were two days on which the sessions ran until that hour. On Tuesday the exciting session of the rates and rating organizations ran until that hour and then on the final day, the plenary session stretched out until seven, and this despite the fact that in the same room cocktails were arrayed on a long table in preparation for the party given by the Pacific Board, which was to have started at 6 p. m.

George W. Haerle of the Charles W. Sexton Co., Portland local agency, and general convention chairman, announced that the registration reached 677. This included no local people.

At the final session it was voted to change the name of the fire prevention committee to fire prevention and safety, and to reduce the name of the committee on interstate rates and irregular underwriting practices merely to committee on interstate rates.

Dyer Is Life and Accident Manager of St. Louis Agency

ST. LOUIS—The Insurance Agency Co. has appointed George L. Dyer, Jr., as manager of its newly organized life, accident and health department, representing as general agent Continental Assurance and Continental Casualty.

Mr. Dyer, a veteran of the war, is a past president National Association of Accident & Health Underwriters, and was one of the organizers and first president of the St. Louis Accident & Health Underwriters. He has had many years' experience in life, accident and health insurance.

Sales representatives and office personnel of the D. A. Fisher Agency, Memphis, are studying the 100-hour training course under the direction of Will Johnson of the agency.



J. E. Larson

INSURANCE NEWS BY SECTIONS

MIDDLE WESTERN STATES

Ohioans Meet in Columbus Sept. 9-10

The Ohio Association of Insurance Agents has announced that its annual meeting will be held Sept. 9-10 at the Neil House in Columbus. Reservations are now being made.

A meeting of local board delegates will be held July 24-25 at Granville. It will be attended by officers and trustees of the association and one delegate from each local board. Two conference sessions will be held and there will be a banquet. Theodore M. Gray, Columbus, secretary of the Ohio Association of Insurance Agents, is in charge of the arrangements.

District meetings will be held as follows to name nominees for trustees of the state association: Cincinnati, June 25; Springfield, July 9; Cleveland, July 10.

Sorensen Is Opening Claim Service in Drummond, Wis.

L. W. Sorensen has left the Chicago branch of Aero Underwriters after 2½ years managing the claim work in seven midwestern states, and has opened his own adjusting office in northern Wisconsin with headquarters in the State Bank building, Drummond. He has two other offices in the state, Sawyer building, Hayward, and 212 West 2nd street, Ashland, for serving northern Wisconsin, Minnesota and Upper Michigan within 150 miles from Drummond. The title of his office is L. W. Sorensen Adjustment & Inspection Service. It will handle all claims presented, including aircraft hull, liability, casualty, collision, compensation, fire and surety.

Mr. Sorensen's insurance experience covers a period of 16 years. For 2½ years he was an investigator for the U. S. Treasury and he also for a year did statistical work for the state of Illinois.

Insurance Course Is Held at University of Wis.

MADISON, WIS.—There are about 25 veterans enrolled in the four-week insurance course, designed principally for veterans but also open to others desiring to learn the general insurance line, being conducted at University of Wisconsin. The course covers fire, casualty, marine, surety, fidelity and all general lines.

E. A. Gaumnitz, insurance professor of the school of commerce, is in charge. Assisting are Kenneth Joanis, faculty member, who is lecturing on legal aspects of insurance contracts, and these insurance experts who are to cover specific subjects. A. C. Anderson, Neckerman agency, Madison, liability other than automobile, who spoke June 13; George Peacock, research director Agricultural, Watertown, N. Y., standard

fire policy, allied lines, who spoke June 17-18; Paul Rehfeld, Rehfeld Adjustment Bureau, Madison, adjustment of fire losses, June 20; John Fish, Fish & Schulkamp, Madison, use and occupancy insurance, June 21; Arthur Steinhaus, Fire Insurance Rating Bureau, inspection and rating of buildings, June 24; M. P. Zendzian, Fireman's Fund, Chicago, history of marine insurance, ocean marine and inland marine, June 25-26; W. F. Wratten, superintendent of underwriting, American-Associated companies, Milwaukee, underwriting automobile insurance, and W. J. Bremer, western department Hartford Accident, Chicago, automobile claims, June 27; Thomas Egan, U. S. F. & G., Milwaukee, fidelity and surety, June 28; R. J. Layton, Rough Notes Co., Indianapolis, agency management and insurance surveys and analysis, July 1-2.

The university is giving the course in cooperation with the Wisconsin Association of Insurance Agents. Walter Rhodes, Madison, education chairman of the agents, and Urban Krier, executive director, spoke at the opening session. Classes are being conducted daily from 9:00 a. m. to 3:00 p. m., except Saturdays.

Name Kan. Preventionists Committee Chairmen

Ivan Hemphill, Topeka, new president of the Kansas State Fire Prevention Association, has named committee chairmen, including: Executive, N. K. Nelson, Great American, Topeka; speakers, L. H. Stoehr, Aetna Fire, Topeka; affiliated towns and district chairman of the National Fire Waste Council, G. L. Steeples, Home, Wichita; non-affiliated towns, C. J. Wintrol, Royal-Liverpool, Wichita; town inspections, Howard Searle, Crum & Forster, Topeka; farm, E. H. Fikes, Home, Topeka; county homes, O. D. Butcher, Hartford, Topeka; publicity, B. R. Ward, Glens Falls, Topeka; auditing, B. E. Marsh, Phoenix of London, Topeka.

At a meeting of the executive committee in Topeka, G. E. Erickson, New Hampshire, was confirmed as secretary, replacing V. E. Herbert, Loyalty group, who had served as acting secretary.

Appleton & Cox New Ohio Office

A branch office to serve northeastern Ohio has been opened by Appleton & Cox in Cleveland. G. W. Egbert will be manager of the new office.

Henry Bornkamp has returned to the Detroit office after three years in the navy. Serving in the European theater. Mr. Bornkamp was with a unit which crossed the Remagen bridge.

Turkey Experience Good

ST. PAUL.—President W. J. McGladrey of Farm Owners Mutual reports that turkeys have weathered recent storms in good shape and while there have been numerous minor losses his company as yet has experienced no really large one and the underwriting experience thus far this year is favorable. The company has insured over 4,000,000 birds.

Hail Widespread This Year

MINNEAPOLIS.—Texas and other southern states which have been hard hit by hail storms have sent an urgent call to Minnesota for adjusters but the men in this territory are too busy taking care of northwest losses to respond to the call. Southwestern Minnesota and parts of northwestern Minnesota, North and South Dakota have had hail visita-

tions of varying intensity. Hail business in June has been good except in areas where lack of rain is retarding crops.

Hold Session on Liability

AUSTIN, MINN.—Owner's, contractor's and manufacturer's comprehensive liability coverage is the topic for the June meeting of the Southern Minnesota Regional Insurance Agents Association to be held at Austin Country club. Edward C. Arnold, field representative Aetna Casualty, will lead the discussion following dinner.

Holloran, Wilson to Talk

HUTCHINSON, MINN.—Edward F. Holloran, adjuster for the Hartford Fire group, and J. C. Wilson, field representative Aetna Casualty, will speak at the June 27 meeting of the South Central Minnesota Agents Regional Association here at Hotel Jorgenson. J. R. Gallery of this city is program chairman and A. C. Johnson, president, will preside.

Ohio Local Boards Elect

Ohio local boards have named officers as follows: Mansfield, H. E. Neese, president; Lorna Messmore, secretary. Delaware, Charles P. Hayes, president; Wayne Hilborn, secretary. Portsmouth, B. B. Murfin, president; Orla L. Morgan, secretary.

Push Ohio Prevention Plans

The fire marshal's program planning committee of Ohio met Monday in Columbus. J. W. Huntington of the mill mutuals has been named chairman of a sub-committee to study operations of the Ohio fire marshal's office and Theodore M. Gray, secretary Ohio Association of Insurance Agents, will investigate fire marshal's offices in other states. A. C. Guy, Western Adjustment, Columbus, heads the committee on arson and Victor Keys, secretary Ohio Dry Cleaners & Dyers' Association, will head a committee to study problems relating to fires in dry cleaning establishments. Heading the fire prevention bureau committee is A. W. Shell, Cincinnati local agent. Plans for carrying on these investigations and studies were outlined at the meeting.

Lincoln Course Concluded

LINCOLN, NEB.—Certificates were awarded by Cecil Stanley, state director of vocational education, to 20 members of the fire and casualty insurance classes held under the auspices of the city adult education department. George X. Smith of the insurance department of the Stuart Investment Co., was in charge of the course.

Mr. Stanley said the class had been a "feeler in the field of distributive selling," and that more classes in allied lines would be organized as interest warranted.

Industrialists Hear Scheufler

E. L. Scheufler, former Missouri superintendent and counsel of the Missouri Association of Insurance Agents, addressed the insured members conference of Associated Industries of Missouri at St. Joseph. He treated the S.E.U.A. decision and its effects on rates, costs and government regulation. Mr. Scheufler also addressed the Kansas City conference of the group.

Elgin Agents Hold Outing

A large number of managers, other executives and special agents were guests of the Elgin (Illinois) Association of Insurance Agents at the Elgin Country Club, at the annual outing. There was a luncheon, golf match and dinner. W. E. Lindoerfer, H. L. Walsh,

and Hazel L. Jones of the Joe H. Jones agency were in charge of arrangements.

Hale Returning to Cleveland

CLEVELAND—Clayton G. Hale will return to the Hale & Hale Co. here late this month, after having been at the University of Michigan at Ann Arbor since February, where he lectured on insurance to seniors and graduate students in the school of business administration. He is an alumnus of the University of Michigan and had been a freshman on the campus 25 years ago.

Miller's Case Under Advisement

MINNEAPOLIS—A decision is expected soon, possibly this month, in the case of Jack T. Miller against the Minneapolis Underwriters Association (now the Insurance Agents Association of Minneapolis). All the briefs are in the hands of Judge W. A. Anderson and he has the case under advisement. Miller charges the local fire board with conspiracy and boycotting, and with violating state insurance laws.

Derrick in Muncie Agency

R. R. Eddy has resigned as secretary-treasurer of the P. K. Morrison & Co. agency at Muncie, Ind. Harrison H. Derrick is resigning as Indiana state agent of the Firemen's and is joining that firm as a partner and secretary-treasurer.

Ft. Atkinson Agents Elect

John J. Winterburn has been elected president of the newly formed Ft. Atkinson (Wis.) Insurance Agents Association, with Don Donkle, secretary, and Roy Chase and E. H. Miles, directors.

Sees Threat in Cooperatives

The Wichita Association of Insurance Agents heard a frank attack on the operation of cooperatives at the regular meeting by Gene Moriarty, member of the city commission and director of the town hall, who charged that farmers' cooperatives had gone far afield from their original intention of the growing and marketing crops of members and being tax exempt, threaten all private business.

Krier Speaks at Two Meetings

Urban Krier, executive secretary Wisconsin Association of Insurance Agents, at a meeting of the Racine County Insurance Association, Burlington, discussed association business and the new state agents' qualification bill. Mr. Krier also addressed a meeting of the Insurance Underwriters Association of Jefferson county at Ft. Atkinson. Aetna sound movies were shown.

Kansas Convention Oct. 2-4

Dates for the annual convention of the Kansas Association of Insurance Agents have been set for Oct. 2-4 with the Wichita association as host. President William Corrigan of the Wichita agents soon will name convention committees.

Hutchinson Directors Named

Directors named by the Hutchinson Association of Insurance Agents include Joe McGuire, Berry-McGuire, W. G. Woelagel, John Fontron and Harry W. Davis, Fontron agency, and William Kline, Thompson-Kline agency. The new board will name officers. Summer activities have been suspended except for the annual joint picnic and outing with the real estate board.

Peterman Heads Merrill Agents

Harry A. Peterman has been elected president of the Merrill, Wis. Association of Insurance Agents succeeding Clarence Eggers. Other new officers

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J. A. Brassard, vice-president, and Miss Mable Klebenow, secretary.

NEWS BRIEFS

R. L. Whitehouse, manager Underwriters Adjusting, Ft. Wayne, Ind., addressed the Adams County (Ind.) Insurance Board at Berne, Ind., on "Cooperation Between Agents and Adjusters."

The Valparaiso (Ind.) Insurance Board held its annual field day June 15. These events are largely attended by field men.

Guy E. Wells, local agent at Wellington, O., has taken his son, Guy Stewart Wells into partnership and the agency will be known as Guy E. Wells & Son. Mr. Wells, Junior, has been serving in the navy.

Following death of Louis G. Rose, the Goldsmith & Rose agency at Cleveland has been reorganized with D. H. Goldsmith as president; M. S. Greene, treasurer and Mollie Bliss, secretary.

H. E. Reed, Urbana, O., has disposed of his business to Richard W. Berry, doing business as the L. B. Berry Co.

W. P. Hunt, partner in the Hunt &

Hunt agency, St. Clairsville, O., is seriously ill, and his son, W. T. Hunt, is arranging to take over his interest in the agency.

The Gunther-Looper agency of Cincinnati has been dissolved as a corporation and hereafter will operate as a partnership of J. L. Gunther and H. W. Looper, titled Gunther-Looper Co. B. B. Looper has disposed of her interest in the agency.

Franklin C. Murphey, discharged from service, has resumed his interest in the Frank R. Murphey & Son agency, Athens, O.

Melvin Harbaugh will continue to operate the Citizens Insurance Agency at Logan, O., following the death of his son, Melrose.

The C. B. Conover agency at Franklin, O., has been operated for some time by W. F. and A. C. Betzler.

H. C. Excell has bought the P. A. Kahle, Sr., agency, Lima, O. Mr. Kahle will remain as a broker.

The A. R. Ritzman agency, Akron, has been sold to Homminger-Ritzman, real estate dealers. Frank L. Like is in charge of the insurance business.

W. L. Nolan, assistant United States manager for North British group, was in St. Paul the past week in conference with Joseph Rogers, vice-president and general manager of the Frank S. Rogers general agency.

PACIFIC COAST AND MOUNTAIN

Col. Sweetzer Again Mgr. for Associated Aviation

LOS ANGELES—Col. L. W. Sweetzer, who before the war was Pacific Coast manager for Associated Aviation Underwriters, has been released from the army air corps after four years' service and has returned to his post as Pacific Coast manager.

Col. Sweetzer entered the army in 1941, and served in the European theater and southwest and West Pacific areas. He flew Spitfires for R.A.F. in combat, and was an army air force observer at the battle of Iwo Jima, and has the distinguished flying cross, air medal with three oak leaf clusters and various other decorations.

During his service he was a deputy chief of staff of the 8th air support command of the 8th air force and for the past year he was chief of the reserve and national guard division of the army air forces.

for such coverage "at the sole option of the named insured." Coverage is extended to include insurance on the described property "while in the open on the described premises."

The 10% optional coverage has been revised, specifically listing types of property which is intended to be covered under the "off premises" provisions. The extended coverage item has been reworded to better impress on the insured that no extended coverage is granted under the policy if the "additional premium" is not indicated or if the word "nil" or "no" or similar language is used. A number of other minor changes have been made in the extended coverage provision.

Agents Held Exempt, But Brokers Not, from Tax

LOS ANGELES—Agents here are exempt from provisions of a recently enacted city ordinance establishing a professional and business occupational tax, but brokers are not. This is the ruling of City Attorney Chesbro after conferences with insurance representatives. Persons not falling under the regular license tax ordinance were included in the new act and made subject to a \$1 per \$1,000 of income, with a minimum tax or license fee of \$12.

Chesbro ruled that agents hold direct authority from an insurance company and so are exempt, but he holds just the opposite in regard to brokers. The California insurance code defines a broker as a person who represents the assured and not directly the company.

The state constitution provides that taxing an insurance company or its agents by a county or municipality is not permissible, due to provision for a premium tax to be levied by the state, payable in lieu of all other taxation, direct or indirect.

It is understood larger brokerage houses will take the matter to the courts based on the supreme court decision in the case mentioned, popularly known as the Hughes case, and it is said the city is fully aware of the Hughes case and is willing to test the decision.

The tax will be levied on the broker's commissions, not the premium income, and will be \$12 per year on the first \$12,000 or less of gross commission receipts, and on any amount above that, \$1 per thousand per annum.

Duncan Opens Fresno Office

Donald Duncan, veteran casualty man for many years in San Francisco, son of the late David Duncan, dean of casualty and surety men in San Francisco until his death, has established independent adjusting offices in Fresno, Cal., where he has been automobile and casualty adjuster for the Fire Companies Adjustment Bureau for several years.

Get Approval As G.I. Employers

All members of the Washington Association of Insurance Agents are now approved employers under the "on-the-job" G.I. training program. Blanket approval has been given for 4,000 hours, which is approximately two years, for veterans desiring to enter the local agency business. A list of all members

EASTERN STATES ACTIVITIES

Connecticut Agents Midyear Under Way

The midyear meeting of the Connecticut Association of Insurance Agents is under way at Norwich. The meeting is marked by a good attendance and features three speakers for the morning session and a golf match in the afternoon.

C. C. Crouse of the Connecticut department of education speaks on "Project for Improvement of Volunteer Firemen in Connecticut"; Samuel Pickett, state supervisor of the Connecticut department on "An Outline of Administration of the New Rating Laws"; and Richard Farrer, education director of N. A. I. A., on "Education of Local Agents and Better Qualifications."

There are no formal luncheon speakers, enabling golfers to get an early start.

Academic Record Set by 53 Syracuse Course Veterans

Fifty-three war veterans have completed an intensive course in insurance at Syracuse University. The program was sponsored by the New York State Association of Local Agents along lines laid down by the National association. According to Richard Farrer, education director National association, it was a "milestone" in insurance education.

At completion of the six weeks' study period certificates were presented to the graduates by the state association and the university. The group was not only the largest single group to complete the National association's educational program, but it established a new academic record by hitting an average of 91, Mr. Farrer said.

Top academic honors went to Richard Shapiro of Syracuse, who won a \$25 award for the highest grade, 99.22%. Second place honors went to John Wilkins, Lake Placid, whose 99% average earned him the \$15 award. Harold McGoon, Buffalo, took third place recognition with a 99.33% average.

Faculty members were company executives who are recognized authorities in their lines.

Urge Mutual Action for PL 15 in Pennsylvania

Archibald Kellock, president Pennsylvania Association of Mutual Insurance Companies, speaking at the annual convention at Reading, urged that the association take necessary steps for the protection of the mutual field in Pennsylvania.

vania before the deadline set by public law 15.

The new standard policy and forms were discussed by E. H. Coggeshall, Collegeville, secretary Perkiomen Mutual. Although Mr. Coggeshall did not tell of each of the 72 new forms in detail he took time to explain farm dwellings and household and mercantile forms.

Congressman F. H. Lichtenwalter, a director of Goschenhopen Mutual, Collegeville, stressed the necessity of mutuals preparing to meet requirements outlined in public law 15. He suggested that a special committee be appointed to draft such legislation, and toward this end Mr. Lichtenwalter offered his aid.

Deputy Attorney General D. R. Perry also spoke, as did A. N. Truxal, secretary Union Mutual of Westmoreland, Greensburg; Thomas Andreas, superintendent of agents, Harleysville Mutual Casualty; Gordon Buholz, director of National Association of Mutual Insurance Agents; Douglas Storey, Harrisburg; W. E. Swigart, president National association; Ambrose Kelly, Chicago, and Corp. T. O. Calahan, Pennsylvania state police.

Award 42 Years Service

Edward W. Kelly, New Jersey state agent of Hanover Fire, presented an award to Frederick A. Smith, president of Brewer & Smith of Asbury Park, N. J., for 42 years representation of the company.

Phila. "Funday" Features Outing

"Funday" sponsored by the Insurance Society of Philadelphia was held Monday at North Hills Country Club, featuring golf and sports tournaments and an all-day outing.

An award dinner was held in the evening with prizes going to winners in various contests. A "Funday" parade through Philadelphia insurance district was held in the morning.

Pa. Agents to Meet Sept. 6-7

The Pennsylvania Association of Insurance Agents will hold its annual meeting Sept. 6-7 at Harrisburg. Headquarters will be at the Penn Harris Hotel.

Burlington County Agents Elect

MOORESTOWN, N. J.—Leslie Reeves has been elected president of the Burlington County (N. J.) Association of Insurance Agents. Other officers are: Vice-president, Frank Absalom; secretary-treasurer, Elizabeth L. Tait; executive committee, Edward Hawkins, Jane Burr, Howard Knight and Shreve Taylor.

Cal. Agents Convention Set for San Francisco Oct. 28-29

The 1946 convention of the California Association of Insurance Agents will be held in San Francisco Oct. 28-29 with Ray Laughery, past president of Oakland association, as general chairman.

All sessions and the entertainment events, outside of sight-seeing trips, will be in the Fairmont Hotel. Large attendance is expected. During the war, save for 1945, abbreviated one-day sessions were held in southern California. The Insurance Brokers Exchange and Society of Insurance Brokers will participate in some events.

New Protected Dwelling Form in Washington

A new protected dwelling form became effective in Washington state June 14. Delay in printing the new form necessitates continued use of the old form issued August, 1944, which is optional until the first of next year. At that time the newly-approved form becomes mandatory.

Entitled "Dwelling and Contents Form, Standard Form No. 184—April 1946" its principal changes are:

Item 1 under building coverage has been extended to include coverage on lawns, and on materials and supplies while located on premises or adjacent thereto, intended for construction, alteration or repair use for insured structures. The wording of the 10% optional coverage on private structures has been clarified to provide that the only private structures which may be covered are those risks not used for mercantile, manufacturing or farming.

Under item 2, household furniture and personal property of every kind and description, crops and business or store furniture or fixtures are specifically excluded. Boats costing new not more than \$250 are now covered. Any property within item 2 definition for which insured may be liable or may have, prior to loss, assumed liability, is now covered.

The added coverage on household furniture or personal property belonging to insured's family or his resident servants has been modified to provide

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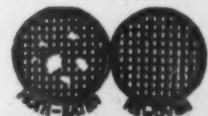
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has been filed by the association with the Washington Department of Labor and Industries.

Spokane Agents Spank Fieldmen

Spokane's local agents trounced their Inland Empire fieldmen opponents in the traditional golf match at Hayden

Lake, with sportsmanship making a coup at a postmatch banquet.

Altman New Brokers' Head

Mari Altman, president of Alfred M. Bender & Co., San Francisco brokerage firm, has been elected president of the Society of Insurance Brokers of that

city; first vice-president, R. L. Rowley, Johnson & Higgins, and second vice-president, Lloyd L. Thomas, Kelly & Thomas.

Take Part in Catholic Rally

San Francisco insurance men of the Catholic faith held their annual dinner. David A. Barry, Pacific Coast manager of Pearl, and W. G. Rich, assistant manager Royal-Liverpool group, were co-chairmen. Mr. Barry is past president of the Catholic Laymen's Association.

Surplus Line Group Elects

Annual meeting of the Surplus Line Association of Washington was held in Seattle June 19. New officers were elected and committee reports given.

Seattle Springfield Group Moves

The Springfield group has moved its Seattle service office to enlarged quarters at 647 Dexter Horton building.

Oregon Agents Meet Aug. 12-13

The Oregon Association of Insurance Agents membership now is 403 and Oregon is the 19th state to pass the 400 mark, the results of a campaign preparatory to the annual convention to be held in Portland Aug. 12-13.

Commissioner and Mrs. Sullivan of Washington and H. O. Fishback, Jr., vice-president, Northern Life entertained at dinner in Seattle a party returning from the commissioners meeting at Portland which included Superintendent Dineen of New York, new president of N.A.I.C. and Mrs. Dineen; Commissioners Allyn of Connecticut; Harrington of Massachusetts and Carey of New Jersey and their wives. Deputy Gough of New Jersey, Mr. and Mrs. Chase Smith and Mr. and Mrs. Ralph H. Kastner of Chicago. The same party also had lunch with the governor at Olympia, Wash.

NEWS BRIEFS

E. C. Stone, U. S. manager of Employer's group, stopped over two days in Seattle en route home to Boston from the Portland commissioners meeting.

James F. Crafts was honored recently by a reception attended by leading Seattle agents and brokers.

Jack R. Pechman, first lieutenant in the army air corps who went into service in 1942 and has been stationed at Fairbanks, Alaska, has returned to Denver and has rejoined the insurance department of Ed. Eppich & Son, general agents.

SOUTH

Ewell Succeeds Williams as Richmond Exchange Head

Martin B. Williams, who is leaving Richmond soon to become executive secretary-treasurer of the Industrial Insurers Conference at Nashville, will be succeeded as president of the Insurance Exchange of Richmond by J. Davis Elwell, vice-president. Mr. Williams had been president since last fall.

Mr. Williams gives up the post of secretary of the Davenport Insurance Corporation, Richmond, headed by W. Owen Wilson, past president Virginia Association of Insurance Agents and National association. He was secretary of the agency's casualty department. His successor in that position has not been named.

Says Mutuals Must Build Public Faith by Reserves

ROANOKE, VA.—Mutual insurance companies must build a real sense of security, not a sense of doubt, by accumulating reserve funds and using concern for investment of those funds, Frank

Osburn, Waterford, told a group of representatives of 18 cooperative insurers at a session of the annual convention of the Virginia Association of Mutual Insurance Companies.

C. W. Harris, Richmond, statistician of the insurance bureau, spoke on "Fire Insurance Problems;" J. G. Lacey, Baltimore, on "Extent to Which Federal Land Bank Has Decentralized Its Insurance Work to the National Farm Loan Association." Reports indicated that the mutuals' losses were lower last year.

Nelson Rejoins Okla. Bureau

R. K. Nelson, son of N. K. Nelson, Great American state agent, Topeka, has returned to civilian life from the army, the last nine months in the Philippines in the criminal investigation department; and is rejoining the Oklahoma Inspection Bureau.

Parker Undergoes Amputation

Homer C. Parker, comptroller general and insurance commissioner of Georgia, underwent an operation involving amputation of the left leg below the knee. His condition is reported fair. He has been ill several months and withdrew from contest in the present campaign for reelection, and has been hospitalized for some weeks. He was first taken ill en route to the N. A. I. C. convention at Grand Rapids last December.

Must File Ala. Experience Data

BIRMINGHAM, ALA.—Some 350 fire and casualty companies have been requested to file experience reports with the state commerce department's new insurance rating bureau, as of July 1. R. M. Cartwright, Jr., acting supervisor of rates, said approximately 250 fire and 100 miscellaneous casualty companies must file the reports, including a statement of premiums collected and losses paid. The bureau merely passes on the fairness of rates.

Hearing on Partial Pay Plan

A hearing was to be held before the Virginia corporation commission this week on application of the North America group for authority to collect premiums on fire policies on the instalment plan. Some states already have approved this plan and in some states applications are pending. Three have disapproved the idea.

Davis Heads Adjusting Branch

The Atlanta adjusting firm of Otis A. Murphy Co. has opened a branch office in Tampa, Fla., and Joseph A. Davis has been named its manager. The branch is located at 217 Franklin street. Mr. Davis was with the firm several years before serving in Germany with military intelligence. He was attached to the 101st airborne division at the time it was isolated in the Battle of the Bulge, and was working under the command of the division's General Anthony C. McAuliffe who, in response to a German surrender demand, replied "nuts" in historic fashion. Mr. Davis is a graduate of Woodrow Wilson School of Law, Atlanta.

Warns Against Underinsurance

The Kentucky department has issued a publicity release calling attention to the danger of under-insurance, particularly where there is co-insurance. It points out that fire losses have been increasing so rapidly in recent years that there is a greater chance of a serious fire loss.

NEWS BRIEFS

M. E. Williams of McAlester, Okla., has assigned his interest in the M. E. Williams agency to Sid M. Goldman, who for 25 years has been associated with him. Mr. Williams in future will give his attention to mortgages, leases, realty and life insurance. He was president of the Oklahoma Association of Insurance Agents in 1926 and 1928.

Ruhl Potts of the Oklahoma City fire department was elected president of the Oklahoma Firemen's Association and Muskogee was named for the 1947 meeting.

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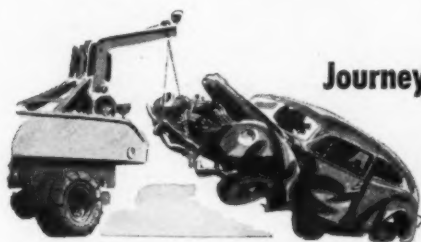


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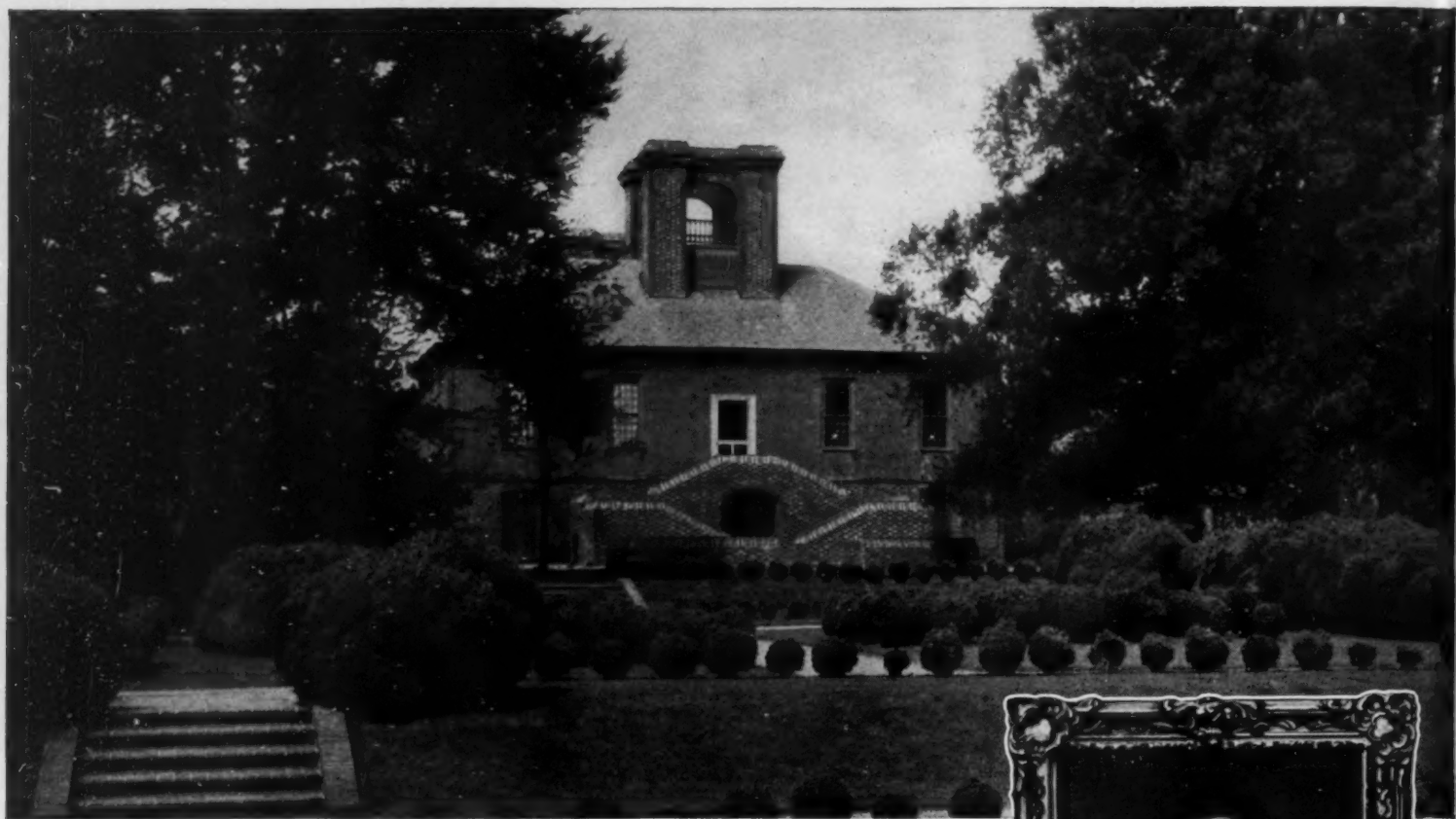
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The Lees of Virginia

"Stratford Hall", the ancestral plantation home of the Lees of Westmoreland County, Virginia, is one of America's most famous homes and one of the few perfect examples of true Georgian architecture still standing.

So wisely was the house planned that no additions were ever added, and when it was purchased for a shrine by the Robert E. Lee

Memorial Foundation in 1929, no rebuilding was necessary and the reconditioning of the main house was comparatively simple. The mansion and grounds were laid out prior to 1730, and took five years to complete. The house was built of brick that had been made by hand on the plantation, and was constructed in the form of an H, the wings of which were topped with twin sets of four great chimneys. The Great Hall on the second floor with its vaulted ceiling and hand carved paneling and pilasters, forms the bar of the H and was the scene of many brilliant gatherings during the Colonial period.

"Stratford Hall" has provided America with some of her most illustrious sons, among whom were Thomas Lee, a governor of Virginia and chiefly responsible for the purchase of the Ohio Valley from the Iroquois; Richard Henry Lee and Francis Lightfoot Lee, both signers of the Declaration of Independence; Lighthorse Harry Lee, George Washington's



Robert E. Lee as a Second Lieutenant

favorite officer, governor of Virginia and father of the beloved Robert E. Lee, the statesman and brilliant cavalryman of the War Between the States whose battle tactics were carefully studied during World War II.

Today, completely restored, the Great House and grounds which are open to the public are a fitting tribute to the Lee family whose sons contributed so much to the founding of this nation.

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The Boxwood garden as seen through the chimney arch

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